



## MODULE B. HOUSEHOLD REGISTER

### Introduction

Hello, my name is ..... we are a research team from Centre for Economic and Social Studies working for Acces to Finance Rwanda in collaboration with the Ministry of Finance and Economic Planning. We are interviewing people to find out more about their lives so that we can help develop ideas on how to improve it. Your household has been selected to be part of a national survey. The survey aims at measuring the profile of the levels of access to and uptake of financial products/services across income ranges and other demographics. The survey will focus on acces to financial institutions, utilisation of financial services and management of money in the area. First I have to make a list of everyone in your household in order to choose one person in particular to interview.

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

May I begin the interview now?

Yes 1  
 No 2  
 Come back later 3

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

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

Interviewer:

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

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

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

Re-assure respondent of the confidentiality of all information.

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

Abantu bemerewe kubazwa ni bangaha? ANDIKA UMUBARE WABO MURI AKA KAZU

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

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

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

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

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

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

Call-backs	Date	Day	Time	B5a. Is respondent available for interview? 1= Yes; 2= No, If B5a = 1 → A10 If B5a = 2 → A8b	B5b. Does respondent have to be replaced? 1=Yes; 2=No	
First Visit	.../.../2019		.../.....	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, Go to B6 If No, do another call-back
First call back	.../.../2019		.../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Second call back	.../.../2019		.../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Third call back	.../.../2019		.../.....	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, Go to B6 If No, Go to B7
<b>B6</b>	<b>Indicate reason for replacement and end the interview</b> 1=Not able to secure interview within 3 call backs 2=Interview refused by household member 3=Interview refused by selected respondent 4=Others (specify) <b>If B6=2,3 or 4, Close interview</b>					<input type="checkbox"/>
<b>B7</b>	<b>Respondent status:</b> 1=Originally sampled respondent 2=Replaced respondent					<input type="checkbox"/>

## MODULE E. FINANCIAL CAPACITY

Interviewer: **REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE HOUSEHOLD INFORMANT**

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

<b>In different households, different people make the decisions about finances.</b> Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.		
<b>E1</b>	Who is responsible for day-to-day money management decisions in your household? <b>READ OUT; SINGLE MENTION</b>	
	1 = You alone, 2 = You and your spouse/partner, 3 = You and other household/family members, 4 = You are not involved in these decisions 5 = Another family member or (or family members)	<input type="checkbox"/>

<b>EF2</b>	Please can you tell me whether you have heard of any of the following financial products? <b>READ OUT LIST. ROTATE PRODUCTS/TERMS MULTIPLE MENTIONS POSSIBLE</b>	
1	Saving account at a bank	<input type="checkbox"/>
2	Loan account from a bank	<input type="checkbox"/>
3	Cebit card/Bank card	<input type="checkbox"/>
4	Mobile banking	<input type="checkbox"/>
5	Internet banking	<input type="checkbox"/>
6	Women banking account	<input type="checkbox"/>
7	Micro Finance Institution (MFI)	<input type="checkbox"/>
8	Umurenge SACCOs	<input type="checkbox"/>
9	Mobile money	<input type="checkbox"/>
10	Medical insurance	<input type="checkbox"/>
11	Life insurance	<input type="checkbox"/>
12	Micro insurance (Agriculture insurance)	<input type="checkbox"/>
13	Third party insurance	<input type="checkbox"/>
14	Deposit guarantee fund	<input type="checkbox"/>
15	Credit Reference Bureau	<input type="checkbox"/>
<b>EF3</b>	<b>I am going to read statements about financial behaviour, please tell me your experience....</b>  Before you buy something, you carefully consider whether you can afford it? <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Often 3 = Sometime 4 = Seldom 5 = Never 6 = Do not know
<b>EF4</b>	You pay your bills on time?  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Often 3 = Sometime 4 = Seldom 5 = Never 6 = Do not know
<b>EF5</b>	You keep a close personal watch on your financial affairs?  <b>READ OUT OPTIONS. SINGLE MENTION</b>	1 = Always 2 = Often 3 = Sometime 4 = Seldom 5 = Never 6 = Do not know

EF6	You set long-term financial goals and work hard to achieve them	1 = Always 2 = Often 3 = Sometime 4 = Seldom 5 = Never 6 = Do not know	<input type="checkbox"/>
EF7	Sometimes people find that their income does not quite cover their living costs on a monthly basis. In the last 12 months, how often has this happened to you?	1 = On a monthly basis 2 = Sometime (more than 2 months past 2 months) 3 = Rarely (less than 2 months) 4 = Never	<input type="checkbox"/>
EF8	What did you do to make ends meet the last time this happened? <b>DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE</b>		
1	Draw money out of savings from my bank/mobile money/SACCO/MFI account		<input type="checkbox"/>
2	Cut back on spending, spend less, do without		<input type="checkbox"/>
4	Sell something that I own		<input type="checkbox"/>
5	Work overtime, earn extra money		<input type="checkbox"/>
6	Borrow food or money from family or friends		<input type="checkbox"/>
7	Borrow from employer/salary advance		<input type="checkbox"/>
8	Borrow money from from a bank/mobile money/SACCO/MFI institution		<input type="checkbox"/>
9	Pawn something that I own		<input type="checkbox"/>
10	Take a loan from my savings and loans clubs		<input type="checkbox"/>
11	Take money out of a flexible home loan account		<input type="checkbox"/>
12	Apply for loan/withdrawal on pension fund		<input type="checkbox"/>
13	Other (specify).....		<input type="checkbox"/>
EF9	Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?	1 = Yes 2 = No,	<input type="checkbox"/>
<b>Over indebtedness</b>			
EF10	I am going to read a list of statements people have said about using money and servicing debts. Please tell me whether these statements apply to you or not?		
1	Have missed more than 2 months debt repayment in the past 12 months	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>
2	Have 4 or more credit commitments	1 = Yes. 2 = No 3 = Do not know	<input type="checkbox"/>
3	Your credit/borrowing commitments are a heavy burden	1 = Yes 2 = No 3 = Refused	<input type="checkbox"/>
4	You have enough money left for savings after covering all your spending needs	1 = Yes 2 = No 3 = Cannot remember	<input type="checkbox"/>
<b>Financial skills</b>			
EF11	Imagine that five friends are given a gift of 20 000 Rwf. If the friends have to share the money equally how much does each one get?	1 = Correct 2 = Incorrect 3 = Irrelevant answer 4 = Do not know 5 = Refused to answer	<input type="checkbox"/>
EF12	Now imagine that the friends have to wait for one year to get their share of the 20000 Rwf and inflation remains the same. In one year's time will they be able to buy...?	1 = More with their share of the money than they could today 2 = The same amount 3 = Or, less than they could buy today 4 = Do not know 5 = Refused to answer	<input type="checkbox"/>
EF13	You lend 5 000 Rwf to a friend one evening and he gives you 5 000 Rwf back the next day. How much interest has he paid on this loan?	1 = Correct 2 = Incorrect 3 = Irrelevant answer 4 = Do not know 5 = Refused to answer	<input type="checkbox"/>

E6. Please tell me the level of agreement or disagreement with the following statements, explain where 1- is completely agree, 2 is agree, 3 is disagree and -4 is completely disagree.		Completely agree	Agree	Disagree	Completely disagree	Don't know
01	You compare different options and then choose the best one that suits your needs	1	2	3	4	5
02	You know what to do for recourse when not satisfied with a financial service or product	1	2	3	4	5
03	You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered	1	2	3	4	5
04	You don't mind being in debt as long as you have what you need/want	1	2	3	4	5
05	You understand the terms and conditions in the contract with a financial institution	1	2	3	4	5
<b>E7. Transparency</b>						
1	Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner?	1 = Yes 2 = No (Skip to 07) 3 = Don't know/ have any financial products (Skip to 08)				<input type="checkbox"/>
2	Have you ever taken a financial product/service and were later on surprised about the fees/charges associated to that product?	1 = Yes. 2 = No 3 = Cannot remember				<input type="checkbox"/>
3	Were you ever informed of changes to fees/charges of financial product/services?	1 = Yes 2 = No (Skip to 06) 3 = Can't recall/don'tknow (Skip to 06)				<input type="checkbox"/>
4	Was the information provided to you in a language you understand?	1 = Yes 2 = No (Skip to 07)				<input type="checkbox"/>
5	How was the information communicated to you	1. Verbally 2. Written document 3. Other (specify)..... (All: Skip to 08)				<input type="checkbox"/>
6	<b>IF NO OR CAN'T RECALL/DON'T KNOW IN 03 ASK: What would you wish to have been informed on?</b>	1. New fees/charges 2. When it would start 3. Give me options on payment 4. Fees and charges related to financial products 5. Terms and conditions of financial products 6. Other (specify)..... <b>(Skip to 08)</b>				<input type="checkbox"/>
7	<b>IF NO IN 04 ASK: What was the reason that the information was not understandable?</b>	1. Small font 2. Crucial elements of information were not disclosed in prominent places 3. Use of difficult language 4. Not provided in language I understand 5. I cannot read and the information was not explained to me orally 6. Other (specify)				<input type="checkbox"/>
8	Do you trust financial services' advertising?	1 = Yes 2 = No				<input type="checkbox"/>
9	Do you budget for your money?	1 = Always 2 = Sometimes 3 = Never				<input type="checkbox"/>
10	Do you know how much money you spent personally in the last 7 days?	1 = Yes, exactly 2 = Yes, I have a rough idea 3 = No 4 = No expense				<input type="checkbox"/>
11	Do you keep track of money you get and spend?	1 = Always 2 = Sometimes 3 = Never				<input type="checkbox"/>
12	How often do you have some money left after covering all your spending needs? IF NEVER ->14	1 = Always 2 = Sometimes 3 = Never				<input type="checkbox"/>

13	If 'always/sometimes ask: What do you do with any money you have left over? <b>MULTIPLE RESPONSES POSSIBLE</b> [Probe: What else? DO NOT PROMPT USING THE CODES BELOW]		
	01. Save/keep money for different reasons 02. Invest money in business 03. Invest money in assets 04 Spend money on non-essentials (eg computer games, partying/going out, alcohol, cigarettes, hair) 05. Lend it to others 06. Repay debts 07. Other (specify)		<input type="checkbox"/>
14	Do you feel that financial institutions treat you fairly?	1 = Yes 2 = No 3 = Don't know	<input type="checkbox"/>
15	Have you ever been threatened, or treated in a violent, humiliating manner by a financial service provider?	1 = Yes 2 = No 3 = N/A/never used	<input type="checkbox"/>
16	Have you ever been taken advantage of or misguided by a financial service provider?	1 = Yes 2 = No 3 = Never used	<input type="checkbox"/>
17	Have you ever been sold a financial product by a financial institution or telecommunication company and later on noticed that it was not in your best interest to take it?	1 = Yes 2 = No 3 = Never used	<input type="checkbox"/>
18	Have you ever been sold a loan without the financial service provider assessing your capability of paying back the loan?	1 = Yes 2 = No	<input type="checkbox"/>
<b>Meeting Goals</b>			
EF14	Are you currently trying to achieve a specific goal that requires a lot of money?	1 = Yes 2 = No <b>GO TO SECTION QF</b>	<input type="checkbox"/>
EF15	Which is the most important/main goal that you are currently trying to achieve? <b>DO NOT READ OUT; SINGLE MENTION</b>		
1	Buy land		<input type="checkbox"/>
2	Buy or build a house / apartment to live in		
3	Buy or build a house / apartment for renting or re-sale		
4	Move to your own / a better house or apartment		
5	Pay for a big life event (e.g. wedding, birth of a child)		
6	Education for self or family		
7	Pay for holiday / visit / travel		
8	Buy or pay for things for personal use (e.g. vehicle, TV, phone, furniture, utensils)		
9	Buy inputs / assets for business / agricultural activities (e.g. tractor, machinery)		
10	Start or expand a business		
11	Other (SPECIFY)		
12	None of these (DO NOT READ OUT)		
13	Don't know (DO NOT READ OUT)		



<b>F16.1</b>	What are you currently doing/ What have you done in the past 12 months to achieve this goal? <b>DO READ OUT. MULTI MENTION</b>		
<b>EF16.2</b>	<b>IF MORE THAN 1 IN EF16.1 ASK:</b> What is the main device that you used or are using, to pay for [INSERT USE CASE MENTIONED IN E15]? <b>READ OUT ALL LISTED IN EF16.1.</b> <b>SINGLE MENTION</b>	<b>E16.1</b>	<b>E16.2</b>
1	Borrowed from a bank or other formal institution	<input type="checkbox"/>	<input type="checkbox"/>
2	Borrowed from money lender (loan shark)	<input type="checkbox"/>	
3	Borrowed from saving group	<input type="checkbox"/>	
4	Took a loan / advance from my employer	<input type="checkbox"/>	
5	Borrowed from family / friends / community / church / mosque	<input type="checkbox"/>	
6	Took a loan from a shopkeeper	<input type="checkbox"/>	
7	Borrowed from a digital app-based lender e.g. Mokash	<input type="checkbox"/>	
8	Used savings held at a bank / Post Bank / Insurance provider / Retailer	<input type="checkbox"/>	
9	Used savings from a saving club	<input type="checkbox"/>	
10	Used savings held with friends / family	<input type="checkbox"/>	
11	Used savings held in a secret hiding place	<input type="checkbox"/>	
12	Sold livestock	<input type="checkbox"/>	
13	Sold other assets, not livestock (e.g. car, business, household goods, land)	<input type="checkbox"/>	
14	Got assistance / gift from friends / family / community (which you did not have to re-pay)	<input type="checkbox"/>	
15	Cut back on expenses/ adjust consumption patterns	<input type="checkbox"/>	
16	Got goods/items on credit	<input type="checkbox"/>	
17	Worked more / got additional jobs	<input type="checkbox"/>	
18	Hire purchase	<input type="checkbox"/>	
19	Education insurance	<input type="checkbox"/>	
20	Other (SPECIFY)	<input type="checkbox"/>	
21	Don't know (DO NOT READ OUT)	<input type="checkbox"/>	
22	Refused to Answer (DO NOT READ OUT)	<input type="checkbox"/>	

## MODULE QF. QUALITY OF FINANCIAL SERVICES

<b>QF1</b>	Now I'm going to read a list of providers of financial services. For each one that I mention, please tell me whether you have ever used a service they provide? <b>READ OUT</b> <b>Note: For each provider of financial services in QF1, ask QF2, QF3, QF4, QF5, QF6 and QF7 before asking next provider of financial services</b>
<b>QF2</b>	Does your ( <b>institution</b> ) offer at least one of the following services ( <b>READ OUT</b> ): savings, money transfers, insurance, credit or investment? It does not matter if you use those services, I just want to know whether they are offered. [ <b>Yes=1   No=2</b> ]
<b>QF3</b>	[Does the institution that you have used] offer services electronically without using cash? This could be by using a phone menu or app, website, debit or credit card, or any other way to get or send money electronically? [ <b>Yes=1   No=2</b> ]
<b>QF4</b>	Do you have an account registered in your name with a [insert name of institution]? [ <b>Yes=1   No=2</b> ] <b>SINGLE MENTION.</b>
<b>QF5</b>	Do you currently use this provider [insert name of institution]? [ <b>Yes=1   No=2</b> ] <b>SINGLE MENTION</b>
<b>QF6</b>	Which of the following activities have you ever done using a [insert name of institution]? <b>SHOW CODE LIST QF6</b> <b>READ OUT AND MULTIMENTION.</b>
<b>QF7a</b>	In general, how satisfied are you with the services of a [insert name of institution] account? <b>SHOW CODE LIST QF7a</b> <b>READ OUT. SINGLE MENTION.</b>
<b>QF7b</b>	When did you last use [insert name of institution]? <b>SHOW CODE LIST QF7b</b> <b>AND SINGLE MENTION.</b>
<b>QF8</b>	<b>IF ONLY ONE PROVIDER, QF8=QF1. SKIP TO QF9</b> Which of the following ... (refer to QF1 responses) is the most important for you to use to help you manage your money and your expenses? <b>READ OUT. SINGLE CODE.</b>

	QF1	QF2		QF3		QF4		QF5		QF6				QF7a	QF7b	QF8
		Yes	No	Yes	No	Yes	No	Yes	No	SEE CODE LIST				CODE	CODE	
1. Commercial bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Microfinance institution (non-umurenge)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Non-Deposit Taking Lending Financial Institutions (NDFI) (BPN, Oiko Credit, GroFin, Benefactors)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Mobile money operator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Umurenge SACCO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Insurance provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Pension fund administrator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Savings group that you save with or borrow from	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Village/community association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. None of the above ( <b>DO NOT READ OUT</b> )	<input type="checkbox"/>	<b>SKIP TO NEXT SECTION</b>														

**CODE LIST QF6**

Activities	Code
1. Deposited or withdrew money	1
2. Bought airtime top-ups or paid a mobile phone bill	2
3. Paid school fees	3
4. Paid a bill for medical treatment, housing, trash collection, electricity, water, solar, television or something else	4
5. Paid a tax, fine, fee, or other payment to the government	5
6. Sent money to, or received money from someone	6
7. Received money from the government	7
8. Received wages from an employer	8
9. Made insurance payments or received claims on insurance	9
10. Borrowed money	10
11. Saved money	11
12. Made an investment	12
13. Paid for goods or services at a store, shop, restaurant or other place of business	13

**CODE LIST QF7a**

Level	Code
Satisfied	1
Moderately satisfied	2
Unsatisfied	3

**CODE LIST QF7b**

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

QF9	Why do you say ... <b>READ OUT THE RESPONSE IN QF8</b> ... is the most important for you to use to manage your money? <b>DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.</b>	
	1 = Ease of access	<input type="checkbox"/>
	2 = Safety of funds	<input type="checkbox"/>
	3 = Convenience	<input type="checkbox"/>
	4 = Cost of products/services	<input type="checkbox"/>
	5 = Availability	<input type="checkbox"/>
	6 = Trust	<input type="checkbox"/>
	7 = Other specify	<input type="checkbox"/>

**MODULE UF. USAGE OF FINANCIAL SERVICES**

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

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

**CODE LIST UF2**

	<b>Code</b>
Up to six months ago	1
Over 6 months ago but up to one year ago	2
Over a year ago, but less than 2 years ago	3
2 years or more ago but less than 5 years ago	4
5 years ago or more	5
Don't know/can't remember	96

**CODE LIST UF3**

	<b>Code</b>
National ID card	1
International passport	3
Driver's license	4
Voter's card	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address	9
Mobile phone number	10
Email address	11
Bank account details	12
Income slip	13
Name and address but no document was required	14
Other, specify	98
Don't know/Can't remember	96

## MODULE G. MONEY MANAGEMENT – SAVING / INVESTMENT

<b>G1</b>	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? <b>READ OUT STATEMENTS. SINGLE MENTION</b>	1 = Putting money in a special place/account to keep it safe 2 = Putting money aside to stop you from spending it immediately so that you have it later when you need it 3 = Putting money away so that the total amount increases over time as you put more away 5 = Putting money aside for you to use later for a specific purpose	<input type="checkbox"/>
<b>G2</b>	Which of the following statements are true for you? <b>READ OUT STATEMENTS.</b>		
1	You go without certain things to be able to save	1=True, 2=False	<input type="checkbox"/>
2	You believe you have to save for difficult times - even if your income is low	1=True, 2=False	<input type="checkbox"/>
3	You believe it is better to save where your money is safe than to take risks to make more	1=True, 2=False	<input type="checkbox"/>
4	You save or put money away for a specific purpose and you do not use it for any other purpose	1=True, 2=False	<input type="checkbox"/>
5	You save or put money away for a specific purpose, but you end up using it before you used it for that purpose	1=True, 2=False	<input type="checkbox"/>
6	You know about different retirement products or packages	1=True, 2=False	<input type="checkbox"/>
<b>GS3</b>	What is the shortest time for you to put money aside for it to count as savings? <b>Read out statements. Single mention.</b>		
1	One day		<input type="checkbox"/>
2	One week		
3	One month		
4	One year		
5	Longer than one year		
6	Don't know ( <b>Do not read</b> )		

<b>G3</b>	<b>Still thinking about saving or putting money away:</b> Please tell me which of the following do you have? 1 = Yes, 2 = No				
<b>G3b</b>	<b>If respondent has savings at a BANK/MFI/Mobile money, ask: With which institution(s) do you have ...? SPONTANEOUS MENTION – MULTIPLE MENTIONS POSSIBLE; GET INSTITUTION CODE FROM CODE LIST</b>				
<b>GS4c</b>	Which of these ways of saving suits you best? <b>READ OUT. SINGLE MENTION.</b>				
<b>GS4d</b>	What is the main reason why you save in this way (refer to G4C)? <b>Use code list</b>				
<b>Savings mechanisms</b>		<b>G3a</b>	<b>G3b</b>	<b>G4c</b>	<b>G4d</b>
1	Savings at a bank (USE BANK LIST)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Savings at a MFI or a non-umurenge SACCO (USE MFI list)	<input type="checkbox"/>	<input type="checkbox"/>		
3	Saving through Mobile Money account e.g., MoKash	<input type="checkbox"/>	<input type="checkbox"/>		
4	Insurance for education	<input type="checkbox"/>	<input type="checkbox"/>		
5	Ejo Heza	<input type="checkbox"/>	<input type="checkbox"/>		
	Iterambere Fund (RNIT)	<input type="checkbox"/>	<input type="checkbox"/>		
6	Private pension like Rwanda Social Security Board (RSSB), Ituze etc..	<input type="checkbox"/>	<input type="checkbox"/>		
7	Savings at umurenge SACCO	<input type="checkbox"/>	<input type="checkbox"/>		
8	Savings in the capital/stock market (incl. Treasury bonds)	<input type="checkbox"/>	<input type="checkbox"/>		
9	Pension fund/provident fund (incl. Caisse Sociale du Rwanda)	<input type="checkbox"/>	<input type="checkbox"/>		
10	Savings with a group such as a co-op, VSLA, tontine, ikibina	<input type="checkbox"/>	<input type="checkbox"/>		
11	Savings with someone in community who keeps it safe for you	<input type="checkbox"/>	<input type="checkbox"/>		
12	Savings with someone in household/family who keeps it safe for you	<input type="checkbox"/>	<input type="checkbox"/>		
13	Buy things to sell later as a form of savings	<input type="checkbox"/>	<input type="checkbox"/>		
14	Savings in a secret place at home	<input type="checkbox"/>	<input type="checkbox"/>		
15	Other savings mechanism not mentioned, specify	<input type="checkbox"/>	<input type="checkbox"/>		
16	None / No saving product	<input type="checkbox"/>	<input type="checkbox"/>		

### CODE LIST GS4c.

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

<b>GS5</b>	To what extent do you agree or disagree that [main saving device in Q4c] helps you to achieve your goals	
1	Agree	_
2	Neither agree nor disagree	
3	Disagree	
4	Do not know	

If the respondent is NOT saving → G5

<b>G4</b>	What are you mainly saving or putting money away for? <b>Spontaneous mention – don't read; Single mention</b>	_
	01 = Living expenses for when times are hard	
	02 = Medical expenses either planned or emergency	
	03 = An emergency other than medical	
	04 = Marriage / wedding expenses	
	05 = Funeral expenses	
	06 = Education or school fees	
	07 = Farming expenses (inputs)	
	08 = Buying livestock	
	09 = Buying equipment/appliances	
	10 = Providing something for my family after I die	
	11 = Building/Buying a house/land	
	12 = Old age	
	13 = Improving my dwelling	
14 = Other, specify		
<b>GS6</b>	How often do you save [main saving device in Q4c]?	
1	Daily	_
2	Weekly	
3	Monthly	
4	When have extra money	
5	Other specify	
<b>GS7</b>	The last time you saved through your main device in Q4c, how much did you save?	Rwf

Ask for those who are not saving

<p><b>G5.</b> There are many reasons why people don't have investment or savings products. You said earlier that you have never had investments or savings. Why is this? <b>Multiple mention.</b> <b>Ask respondent if there are any other reasons.</b></p>	01. Never thought about it	_ _
	02. I prefer to spend money on other things I need more	
	03. I prefer to invest in other things e.g. property, livestock	
	04. My children will look after me so I don't need it	
	05. I save in other ways e.g. keep cash at home	
	06. I won't be able to access my money if I need it	
	07. I don't want to save	
	08. I don't need to save	
	09. Don't know about investment and savings	
	10. I don't have money to save or invest	
	11. I do not have a bank account	
	12. It is too expensive	
	13. I don't have a job	
	14. Do not understand the investment/savings products	
	15. There are too many to choose from so I get confused	
	16. Other (Specify) .....	
	17. Don't know ( <b>DO NOT SHOW – SINGLE MENTION</b> )	

ASK ALL:

<b>GS8</b>	There are many ways to save money other than putting cash aside. Some people buy things as a means of saving. Do you have any of the following types of savings? <b>READ OUT.</b>		
	<b>Investments</b>	<b>Have</b>	<b>Don't have</b>
1.	Property (a building/house)	_	_
2.	Land	_	_
3.	Farming/agriculture/livestock	_	_
4.	Mutual funds	_	_
5.	Government bonds	_	_
6.	Shares/Stocks	_	_
7.	Assets such as jewellery, gold coins and others	_	_
8.	Fixed deposits	_	_

GS9	Do you have a pension fund, or do you currently have an old-age savings?	1 = Yes 2 = No 3 = Don't know	<input type="checkbox"/>
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<b>GS10</b>	<b>IF YES IN GS9 ASK: Which of the following statements do you agree with? READ OUT. MULTIPLE MENTIONS POSSIBLE?</b>		
		<b>Yes</b>	<b>No</b>
1.	You know the retirement package	<input type="checkbox"/>	<input type="checkbox"/>
2.	You are happy with age and retirement package	<input type="checkbox"/>	<input type="checkbox"/>
3.	You understand your pension benefits	<input type="checkbox"/>	<input type="checkbox"/>



## MODULE H. MONEY MANAGEMENT – BORROWING

<b>H1</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
1	You avoid borrowing money if you can	1 = Agree, 2 = Disagree	<input type="checkbox"/>
2	You prefer to save money for something rather than borrow to pay for it	1 = Agree, 2 = Disagree	<input type="checkbox"/>
3	Without borrowing money you would not be able to pay for your children's education	1 = Agree, 2 = Disagree	<input type="checkbox"/>
4	If you borrow money it is okay to pay it a bit later than agreed	1 = Agree, 2 = Disagree	<input type="checkbox"/>
5	Being able to borrow money when you need it is more important than the amount of money you have to pay back	1 = Agree, 2 = Disagree	<input type="checkbox"/>
6	It is better to keep savings than to use it to pay a debt	1 = Agree, 2 = Disagree	<input type="checkbox"/>
7	You have checked your credit history through Credit Reference Bureau	1 = Agree, 2 = Disagree	<input type="checkbox"/>
8	You are aware of the consequences of defaulting your loan	1 = Agree, 2 = Disagree	<input type="checkbox"/>
<b>H2</b>	<b>Credit Status</b>		
<b>H2a</b>	Did you borrow money from anybody or any institution during the past 12 months	1 = Yes, 2 = No, If H2a = 2 → H2b	<input type="checkbox"/>
<b>H2b</b>	What is the main reason why you have not borrowed money? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
1	Didn't need to borrow money		<input type="checkbox"/>
2	Don't want to borrow money/ Don't believe in borrowing money		
3	Worried would not be able to pay back the money		
4	Interest charged on borrowed money is too high		
5	Do not know where to borrow money from		
6	Do not know how to apply for a loan		
7	Do not have security or collateral		
8	Do not meet the requirements of financial institutions		
9	Not allowed to borrow money by spouse, by family or other		
10	Tried to borrow, but have been refused		
11	Other, specify		
<b>H2c</b>	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>H3</b>	During the past 12 months, did you get any goods/services in advance and had to for pay it later?	1 = Yes, 2 = No	<input type="checkbox"/>

<b>H4a</b>	<b>Still thinking about saving or putting money away:</b> Please tell me which of the following have you done in the past 12 months? <b>1 = Yes, 2 = No</b> <b>If respondent did not borrow from any of these sources → H6</b>		
<b>H4b</b>	If respondent has borrowed from a bank/MFI/Mobile money operator, ask: With which institution(s)? <b>MULTIPLE MENTIONS POSSIBLE; GET INSTITUTION CODE FROM CODE LIST</b>		
<b>HC4c</b>	If respondent has borrowed from more than one source, ask: Who did you borrow the most money from? <b>READ OUT. SINGLE MENTION.</b>		
<b>HC4d</b>	If respondent has borrowed from more than one source, ask: What is the main reason why you borrowed from (refer to G4C)? Use code list? <b>READ OUT. SINGLE MENTION. Use code list</b>		

<b>H4</b>	<b>Credit mechanism</b>	<b>H4a</b>	<b>H4b</b>	<b>H4c</b>
1	Borrowed money from a bank <b>(USE BANK LIST)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Borrowed money from a MFI or a non-umurenge SACCO <b>(USE MFI LIST)</b>	<input type="checkbox"/>	<input type="checkbox"/>	
3	Non-Deposit Taking Lending Financial (NDFI)	<input type="checkbox"/>	<input type="checkbox"/>	
4	Mobile Money credit e.g MoKash	<input type="checkbox"/>	<input type="checkbox"/>	
5	Borrowed from an umurenge SACCO	<input type="checkbox"/>	<input type="checkbox"/>	
6	Got a loan from Government (Ubudehe credit scheme/VUP loan)	<input type="checkbox"/>	<input type="checkbox"/>	
7	Borrowed money from your employer	<input type="checkbox"/>	<input type="checkbox"/>	
8	Borrowed money from a group such as a co-op, VLSA, tontine, ikibina	<input type="checkbox"/>	<input type="checkbox"/>	
9	Borrowed money from a money lender in the community	<input type="checkbox"/>	<input type="checkbox"/>	
10	Borrowed money/got goods in advance from an agricultural buyer or a farmer's organisation	<input type="checkbox"/>	<input type="checkbox"/>	
11	Borrowed money from a church or other community-based organisation that you belong to	<input type="checkbox"/>	<input type="checkbox"/>	
12	Borrowed money from family/friends that you had to pay back	<input type="checkbox"/>	<input type="checkbox"/>	
13	Got money from family/friends that you did not have to pay back	<input type="checkbox"/>	<input type="checkbox"/>	
14	Got goods in advance from a shop/store and had to pay back later	<input type="checkbox"/>	<input type="checkbox"/>	
15	Borrowed money from sources not mentioned, specify	<input type="checkbox"/>	<input type="checkbox"/>	

**CODE LIST HC4d**

To get the money as soon as possible	1
Low interest rate	2
Suitable repayment period	3
Affordable monthly instalments	4
Flexibility of repayment terms	5
No checking of credit history	6
No proof of employment required	7
Quality of service provided	8
No collateral required	9
Past experience with the financial provider	10
Lender not concerned about the purpose of the loan	11
Distance/nearness to the lender	12
Other, specify	98

<b>H5</b>	What did you borrow the most money for? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
01	Medical expenses/medical emergencies		
02	An emergency other than medical		
03	Funeral expenses		
04	Education or school fees		
05	Living expenses when you did not have money		
06	Farming expenses such as seeds, fertiliser		
07	Buying livestock		□□□
08	For business/investment		
09	Buying farming equipment/implements		
10	Paying off other debt		
11	Buying land/dwelling		
12	Building/improving dwelling		
13	Other specify		
<b>H6</b>	What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
1	Lowest interest rates		
2	Repayment terms that work for me		
3	Quickest access to money		
4	Ability to meet lender/loan requirements		
5	Simple application process; understandable documentation		□
6	Trust		
7	Don't have a choice between lenders		
8	Don't know		
9	Other, specify		
<b>H6a</b>	<b>ASK THOSE WHO ARE BORROWING MONEY:</b> To what extent do you agree or disagree that [INSERT PROVIDER FROM H4c] helps you to achieve your goals? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
1	Agree		
2	Neither agree nor disagree		
3	Disagree		
4	Do not know		□□
<b>H6b</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
1	When you were given your loan, you were given all the key details about the account fees and charges	1 = Agree, 2 = Disagree, 3 Do not know	□□
2	The fees and charges for your loan are transparent, or at least easy to find	1 = Agree, 2 = Disagree, 3 Do not know	□□
3	You were charged fees you did not expect	1 = Agree, 2 = Disagree, 3 Do not know	□□
4	The lender unexpectedly withdrew your money	1 = Agree, 2 = Disagree, 3 Do not know	□□
5	You did not fully understand the cost or fees	1 = Agree, 2 = Disagree, 3 Do not know	□□

<b>H6c</b>	How do you evaluate the amount of microcredit loan interest rate charged? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	
1	Low rate	
2	Reasonable/affordable	
3	Unreasonable/unaffordable	
4	Do not know	

<b>H7a</b>	<b>ASK ALL:</b> In the past 6 months, have you been refused a loan by the following institutions: <b>Yes=1, No =2, NA =3</b>	
1	Bank	
2	SACCO	
3	MFI	
4	Mobile money	
5	Savings groups	
<b>H7b</b>	If YES IN H7a ask, what was the main reason given for the refusal? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	
1	Did not have a down payment	
2	Did not have a payslip	
3	Did not have security/collateral	
4	Income was too low	
5	Had too many other debts	
6	Loan officer asked for a bribe and I didn't pay the bribe	
7	Don't know	
8	Other, (Specify).....	

<b>H8a</b>	<b>IF BORROWED MONEY THROUGH MOBILE MONEY [Check QF6-10 and H4a (3) ASK:</b> How often do/did you borrow through your mobile money operator? Would you say it is/was ----? <b>READ OUT</b>	
1	Daily	
2	Weekly	
3	Monthly	
4	Quartely	
5	Occasionally	
<b>H8b</b>	The last time you borrowed through your mobile money operator, how much did you borrow?	Rwf
	Refused	95
	Don't know/cannot remember	96

## MODULE I. MONEY MANAGEMENT – INSURANCE

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

<b>I1a</b>	Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things? <b>READ OUT STATEMENTS 1 = Yes, 2 = No</b>		
<b>II1b</b>	<b>IF MENTIONED MORE THAN ONE EVENT ASK:</b> Which one of those you mentioned had the greatest impact on your household's finances? <b>READ OUT. SINGLE RESPONSE.</b>		
		<b>I1a</b>	<b>I1b</b>
1	Member of household lost job/income		
2	Serious illness of a household member		
3	Death of a relative/household member		
4	Theft of household property		
5	Theft of business stock/goods		
6	Theft of agricultural crop/livestock		
7	Loss of household goods due to fire/flood/storm		
8	Agricultural crop/livestock destroyed by fire/ flood/storm		
9	Loss of an asset/dwelling/land		
10	Failure of business		
11	Disability due to accident/illness		
12	Maintenance of farming/business equipment/tools		
13	Recession/bad economy		
14	Price increases		
15	Other, specify		
16	Have not experienced such events ( <b>DO NOT READ OUT</b> )		

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

<b>II1c</b>	What did you or your household do when you experience this event (Insert event mentioned in L1b).....? <b>DO NOT READ OUT. SINGLE MENTION</b>		
1	Sold assets to get money		
2	Sold livestock to get money		
3	Cut down on expenses		
4	Waited/asked for donations		
5	Borrowed money from friend/family		
6	Borrowed money from employer		
7	Borrowed money from bank		
8	Borrowed money from other sources		
9	Used own savings		
10	Used insurance policy		
11	Did nothing		
12	Comparing prices to get best deal		
13	Brand switching		
14	Cancelled other policies		
15	Don't know		
16	Other (specify)		
<b>II1d</b>	To what extent do you agree or disagree that [device mentioned in QH7c] helped you to deal with this shocks?		
1	Agree		
2	Neither agree nor disagree		
3	Disagree		
4	Do not know		
<b>II1e</b>	<b>IF USED INSURANCE POLICY CODE 10 IN II1C ASK:</b> How long did it take to get the payment? <b>READ OUT SINGLE MENTION</b>		
1	Received payout with reasonable time		
2	Payout was received as stipulated in the contract		
3	The pay out was delayed		
4	Do not know		

I2	Please tell me which of the following you agree with? <b>READ OUT STATEMENTS</b>		
1	Insurance is not a way of saving because they never pay out	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
2	Having insurance is a good way of protecting yourself for when things go wrong	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
3	It is better to have savings to fall back on when you suffer a loss rather than to have insurance	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
4	You understand how insurance works	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
5	You are responsible to make arrangements for the costs associated with your funeral before you die	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>

<b>I3a</b>	Do you have micro-insurance product/s such as agriculture insurance?	1 = Yes, 2 = No, 3 = Do not know	<b>Go to I3c</b> <b>Go to I3c</b>	<input type="checkbox"/>
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<b>I3b</b>	<b>IF YES ASK:</b> What type of micro-insurance do you have? <b>DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE</b>			
1	Agriculture - crops			<input type="checkbox"/>
2	Agriculture - livestock			<input type="checkbox"/>
3	Other, specify			<input type="checkbox"/>

**IF NOT AWARE OR USING MICRO-INSURANCE READ THE CONCEPT AND ASK I3C:**

**INTERVIEWER READ OUT: Microinsurance refers to insurance product or service that meets the risk protection needs of the low-income households or informal sector where the amount of contributions, premiums are small/ affordable computed on periodic basis with the agreement that the company (insurer or microinsurer) will pay out the agreed amount the soonest to assist the individual experiencing covered loss events (i.e. loss of harvest, livestock, asset, death, accident, sickness,...)..**

<b>I3c</b>	Now that you aware of micro-insurance, would you be interested in micro insurance?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>I3d</b>	<b>IF YES IN I3C ASK:</b> What type of micro insurance would you consider? <b>READ OUT. MULTIPLE MENTIONS POSSIBLE</b>		
1	Agriculture - crops		<input type="checkbox"/>
2	Agriculture - livestock		<input type="checkbox"/>
3	Agriculture – fisheries		<input type="checkbox"/>
5	Life cover		<input type="checkbox"/>
6	Funeral		<input type="checkbox"/>
7	Credit/loans		<input type="checkbox"/>
8	Health		<input type="checkbox"/>
9	Household		<input type="checkbox"/>
10	Accident		<input type="checkbox"/>
11	Disability		<input type="checkbox"/>
12	Business		<input type="checkbox"/>
13	Other, specify		<input type="checkbox"/>
<b>I3a</b>	Please tell me which of the following do you have?	1=Yes, 2=No	<input type="checkbox"/>
<b>I3b</b>	<b>If respondent does not have medical insurance or Mutuelle de Sante ask:</b> Are you covered by someone else's insurance?	1=Yes,2=No, 3 Don't know	<input type="checkbox"/>
<b>I3</b>	<b>Medical insurance</b>		
<b>I3.1</b>	Medical insurance (including RAMA, MMI, Mediplan,...) - NOT Mutuelle de Sante (MdS)		<input type="checkbox"/>
<b>I3.2</b>	Mutuelle de Sante (MdS)		<input type="checkbox"/>
<b>I4</b>	Do you have any of the following insurance products?		
1	Third party insurance	1 = Yes, 2 = No	<input type="checkbox"/>
2	Education insurance	1 = Yes, 2 = No	<input type="checkbox"/>
3	Household insurance	1 = Yes, 2 = No	<input type="checkbox"/>
4	Life insurance	1 = Yes, 2 = No	<input type="checkbox"/>
5	Credit life (insurance linked to a loan)	1 = Yes, 2 = No	<input type="checkbox"/>
6	Caisse Sociale du Rwanda / Rwanda Social Security Board (CSR/RSSB)	1 = Yes, 2 = No	<input type="checkbox"/>
7	Private pension	1 = Yes, 2 = No	<input type="checkbox"/>
8	Agriculture insurance (crop and livestock)	1 = Yes, 2 = No	<input type="checkbox"/>
9	Ingoboka cash/ hospital cash product	1 = Yes, 2 = No	<input type="checkbox"/>
10	Other insurance product not mentioned, specify	1 = Yes, 2 = No	<input type="checkbox"/>
<b>If respondent HAS any of the insurance products in I4 GO TO I6</b>			

<b>15</b>	There are different reasons for people not having insurance. What is the main reason why YOU don't have it? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	
1	Has never heard about it / Don't know about insurance	_
2	Does not know how it works	
3	Does not know how to get it/where to get it	
4	Does not trust it or the companies	
5	Protects self in other ways – don't need it	
6	Ntashaka gutekereza ku bintu bibi bishobora kuba	
7	Cannot afford it	
8	They don't want to pay out when you claim	
9	Other specify	

<b>16</b>	Who will pay the costs associated with your funeral? <b>SPONTANEOUS MENTION. DON'T READ OUT. SINGLE MENTION</b>	
1	I have to make provision before I die/Have made provision	_
2	My family	
3	The community	
4	Employer	
5	Itsinda ry'ingobyi	
6	Don't know	
7	Other, specify	

## MODULE J. MONEY MANAGEMENT – REMITTANCES

<b>J1a</b>	In the past 6 months, have you sent money to someone within the country?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>J1b</b>	In the past 6 months, have you sent money to someone outside the country (EAC; Elsewhere)?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>If both J1a AND J1b = NO go to J3a</b>			

<b>J2a.1</b>	Who did you send money to in the past 6 months? <b>SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE</b>					
		<b>J2a.1</b>	<b>J2a.2</b>	<b>J2c</b>	<b>J2d</b>	<b>J2e</b>
1	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Child	<input type="checkbox"/>				
3	Parent	<input type="checkbox"/>				
4	Other family member	<input type="checkbox"/>				
5	Friend	<input type="checkbox"/>				
6	Supplier/ Business	<input type="checkbox"/>				
7	Someone you borrowed from	<input type="checkbox"/>				
8	School, college or university	<input type="checkbox"/>				
9	Other specify	<input type="checkbox"/>				

**J2a.2. Of the people sent money in the last 6 months, who did you send to most OFTEN?**

**J2b.2** Where were you sending the money to when you sent the money to ....? **SINGLE MENTION**

- 1 = Rural village;
- 2 = Urban town;
- 3 = East Africa;
- 4 = Other parts of the world

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

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

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

- 1 = Bank transfer/Pay into bank account;
- 2 = Post Office
- 3 = Western Union/ Money gram;
- 4 = Cell phone top-up (Me2U);
- 5 = Mobile money;
- 6 = Bus or Taxi;
- 7 = Sending someone travelling there;
- 8 = Taking the money there in person;
- 9 = Other

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

<b>J3a</b>	In the past 6 months, have you received money from someone in a different place within the country?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>J3b</b>	In the past 6 months, have you received money from someone outside the country?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>If both J3a AND J3b =2 → J5a</b>			

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

	<b>J4a.</b>	<b>J4a</b>	<b>J4b</b>	<b>J4c</b>	<b>J4d</b>	<b>J4e</b>
1	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Child	<input type="checkbox"/>				
3	Parent	<input type="checkbox"/>				
4	Other family member	<input type="checkbox"/>				
5	Friend	<input type="checkbox"/>				
6	Customer	<input type="checkbox"/>				
7	Someone you lent money to	<input type="checkbox"/>				
8	Other specify	<input type="checkbox"/>				

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

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

- 1 = Rural village;
- 2 = Urban town;
- 3 = East Africa;
- 4 = Other parts of the world

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

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

**J4d.** How does ... mostly send the money to you? **SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION**

- 1 = Bank transfer/Pay into bank account;
- 2 = Post Office
- 3= Western Union/ Money gram;
- 4 = Cell phone top-up;
- 5 = Mobile money;
- 6 = Bus or Taxi;
- 7 = Sending someone travelling here;
- 8= Kuyizanira we ubwe
- 9 = Other

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

- 1 = Investment
- 2 = Business
- 3 = Bought food/clothes;
- 4 = Paid school fees;
- 5 = Paid medical fees/medicine;
- 6 = Paid funeral expenses;
- 7 = Kugura inzu cg Kuyubaka
- 8= Kwishyura ubukode bw'inzu
- 9= Other, specify



## MODULE KB. BANKING

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

<b>K1.2.1</b>	Do you have a bank account (it could be a personal account or a shared account)	1 = Yes 2 = No <b>Go to KB2</b>	<input type="checkbox"/>
<b>KB2</b>	Do you use someone else's bank account	1 = Yes 2 = No <b>Go to K1.6</b>	<input type="checkbox"/>
<b>K1.2.1b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="checkbox"/> 2. <input type="checkbox"/>	
<b>KB4</b>	How many bank accounts held with different banks do you have in your own name? <b>Single mention</b>	1 = One Go to KB6 2 = Two 3 = More than 2	<input type="checkbox"/>
<b>KB5</b>	You said you have two or more bank accounts, if these accounts are held with different banks, which bank do you consider to be your main bank?	<input type="checkbox"/>	
<b>KB6a</b>	Still thinking of your main bank account, approximately how often do you use this account? <b>SINGLE MENTION</b>	1 = Daily 2 = Weekly 3 = Monthly 4 = Once every 3 months <b>Go to KB7a</b> 5 = Less often <b>Go to KB7a</b> 6 = Do not know	<input type="checkbox"/>
<b>KB6b</b>	Do you withdraw all your money as soon it is deposited into your bank account?	1 = Yes <b>Go to KB7b</b> 2 = No 3 = Do not know	<input type="checkbox"/>
<b>KB7a</b>	<b>If not using the transaction accounts frequently – codes 4 and 5 ask:</b> What are the main reasons why you do not use your transaction account, more frequently to receive or make payments? <b>Do not prompt. Multiple mentions possible.</b>		
<b>KB7b</b>	<b>If withdraw all your money as soon it is deposited into the bank account, ask:</b> Why do withdraw all your money as soon as it is deposited into the bank account?		
			KB7a      KB7b
1	Using my account / card is too expensive	<input type="checkbox"/>	<input type="checkbox"/>
2	Using my account / card is too complicated	<input type="checkbox"/>	<input type="checkbox"/>
3	My account / card doesn't have the features that I want	<input type="checkbox"/>	<input type="checkbox"/>
4	The places where I typically shop don't accept card payments	<input type="checkbox"/>	<input type="checkbox"/>
5	I prefer to transact in cash	<input type="checkbox"/>	<input type="checkbox"/>
6	I don't trust my bank	<input type="checkbox"/>	<input type="checkbox"/>
7	I do not have enough money to use the account frequently	<input type="checkbox"/>	<input type="checkbox"/>
8	To avoid debit/stop orders	<input type="checkbox"/>	<input type="checkbox"/>
9	Avoid illegal debit orders or fraud	<input type="checkbox"/>	<input type="checkbox"/>
10	Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>
<b>KB8</b>	Thinking about your satisfaction with your main account, what features matter most to you? <b>Do not prompt. Multiple mentions possible</b>		
1	The amount of total monthly fees and charges	<input type="checkbox"/>	<input type="checkbox"/>
2	Interest rate on savings	<input type="checkbox"/>	<input type="checkbox"/>
3	The fees for specific transactions (for example, ATM withdrawals or deposits)	<input type="checkbox"/>	<input type="checkbox"/>
4	Convenient access to ATMs	<input type="checkbox"/>	<input type="checkbox"/>
5	Convenient access to bank branches	<input type="checkbox"/>	<input type="checkbox"/>
6	Convenient access to internet banking	<input type="checkbox"/>	<input type="checkbox"/>
7	Convenient access to mobile banking	<input type="checkbox"/>	<input type="checkbox"/>
8	User-friendly mobile apps or internet banking platforms	<input type="checkbox"/>	<input type="checkbox"/>
9	The quality of customer service in bank branches	<input type="checkbox"/>	<input type="checkbox"/>
10	Loyalty program	<input type="checkbox"/>	<input type="checkbox"/>
11	Convenience of having an account at the bank I typically use	<input type="checkbox"/>	<input type="checkbox"/>
12	Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>
<b>KB9</b>	Does your bank account help you manage your money better?	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>

<b>KB10</b>	In relation to your main bank account, please indicate to what extent you agree with the following statements? <b>READ OUT STATEMENTS. 1=True, 2=False, 3=Don't know</b>			
1	When you opened your account, you were given all the key details about the account fees and charges			
2	When you opened your account, bank staff showed you different options and you chose among them			
3	When you opened your account, you went to the branch and already knew which account you wanted to open			
4	If you had to open another account today, you would choose the same account			
5	You would recommend your account to your friends and family			
6	The account you have is good value for money			
7	The fees and charges in my account are transparent, or at least easy to find			
8	If you need financial advice, you can count on bank staff to give you accurate information			
<b>KB11</b>	Have you seriously considered opening an account with a new bank in the past year or changing your main account type with your current bank? <b>SINGLE MENTION</b>			
1	You have seriously considered opening an account with a new bank			
2	You have seriously considered changing my main account type with my current bank			<input type="checkbox"/>
3	No, you have not considered opening a new bank account in the past year			
<b>KB12</b>	Have you opened an account with a new bank in the past year or changed your main account type with your current bank? <b>SINGLE MENTION</b>			
1	You have opened an account with a new bank	<b>Go to KB13</b>		
2	You have changed your main account type with my current bank			<input type="checkbox"/>
3	No, you have not changed a bank account in the past year			
<b>KB13</b>	Why did you open an account with a new bank? <b>Do not prompt. Multiple mentions possible.</b>			
1	I saw an advertisement for an account that I preferred			
2	Recommendation from friend or family			
3	I was not satisfied with my previous account			
4	The account at the new bank is better for me than my previous account			
5	The fees are lower than at my previous bank			
6	My salary or other payment is deposited using the new bank			
7	Other (specify)			
<b>KB14</b>	We are now going to talk about your experience with various banking products: For each product that I read out, please tell me whether you have "1=never had", "2=used to have in the past but don't have now", or "3=have now":			
		<b>Never had it</b>	<b>Used to have it in the past 12 months</b>	<b>Have /use it now</b>
1	Bank ATM card / Debit card			
2	Credit card			
3	Current account			
4	Fixed deposit account			
5	Savings account			
6	Mortgage			
7	Overdraft			
8	Loans			
9	Mobile money (e-wallet)			
10	Bank USSD codes (e.g. *120*...)			
11	Internet banking			
12	Mobile banking			
<b>KB15</b>	How often do you usually do the following banking activities? <b>READ OUT</b> 1 = Daily or more often 2 = At least one a week 3 = At least once a month 4 = A few times a year 5 = Once a year 6 = Don't know 7 = Never			

<b>KB16</b>	Which method do you use to [insert activities mentioned in KB15]?					
	<b>USE THE CODE LIST BELOW THE FOLLOWING TABLE</b>					
	1 = Bank; 2 = ATM; 3 = Internet banking; 4 = Mobile banking 5 = Bank card 6 = USSD code 7 = Other (specify)					
		<b>KB15</b>	<b>KB16</b>			
1	Cash a cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Deposit cash into a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Deposit a cheque into a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Cash withdrawal from a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Paid people/bills using a cheque	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Money transfers between your own bank accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Money transfer to another person's bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Received money from someone into a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Get a bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Buy airtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Other, specify	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	None	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>K1.6</b>	<p><b>Ask those without bank accounts (K2a NOT = 1 and K3a=NO):</b> What is the main reason why you do not have a bank account?</p> <p><b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b></p>	<p>01 = Does not need it - Insufficient or no money coming in to justify it 02 = Cannot maintain the minimum balance 03 = Bank service charges are too high 04 = Banks are too far away 05 = Banking hours are not convenient 06 = Does not have the documentation required 07 = Does not know how to apply 08 = Does not understand benefits from having a bank account 09 = Does not trust banks 10 = Banks do not provide the products or services I need 11 = Can get services needed elsewhere in the community 12 = Need permission of someone else to open it 13 = Other specify</p>	<input type="checkbox"/>
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## K2. MFI/NON-UMURENGE SACCOS

<b>K2.1a</b>	Just to check, do you have a MFI account? <b>USE MFI LIST</b>	1 = Yes, 2 = No <b>Go to K2.2</b>	<input type="checkbox"/>
<b>K2.1b2</b>	Have you used your MFI account this year?	1 = Yes, 2 = No <b>If K2.1b2 = 1 → K2.1d</b>	<input type="checkbox"/>
<b>K2.1c</b>	What is the main reason for you not using your MFI account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1 = Didn't need to use it; 2 = Doesn't meet my needs; 3 = Too expensive; 4 = Too complicated; 5 = Service is not good; 6 = Other, specify		<input type="checkbox"/>
<b>KM2.1d</b>	Does your MFI account help you manage your money better?	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>
<b>K2.2</b>	<b>Ask those without MFI account</b> What is the main reason why do you not have a bank account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	01 = Does not need it - Insufficient or no money coming it to justify it 02 = Cannot maintain the minimum balance 03 = MFI service charges are too high 04 = MFI are too far away 05 = MFI hours are not convenient 06 = Does not have the documentation required 07 = Does not know how to apply 08 = Does not understand benefits from having a MFI account 09 = Does not trust MFI s 10 = MFI do not provide the products or services I need 11 = Can get services needed elsewhere in the community 12 = Need permission of someone else to open it 13 = Other specify	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

## K3. UMURENGE SACCOS

<b>K3.1a</b>	Are you a member of an Umurenge SACCO/have an Umurenge SACCO account?	1 = Yes, 2 = No <b>Go to K3.2</b>	<input type="checkbox"/>
<b>K3.1b2</b>	Have you used your Umurenge SACCO account this year?	1 = Yes, 2 = No <b>Go to K3.1c</b>	<input type="checkbox"/>
<b>K3.1c</b>	What is the main reason for you not using your Umurenge SACCO account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1 = Didn't need to use it; 2 = Doesn't meet my needs; 3 = Too expensive; 4 = Too complicated; 5 = Service is not good; 6 = Other, specify		<input type="checkbox"/>
<b>K3.1g</b>	Thinking about the time when you first became a member/opened your Umurenge SACCO account, did you have an account with a bank or a MFI?	1 = Yes, 2 = No <b>If K3.1g = 2 → K3.1i</b>	<input type="checkbox"/>
<b>K3.1h</b>	Did you close any of these when you opened your Umurenge SACCO account/became a member?	1 = Yes, 2 = No	
<b>K3.1i</b>	Still thinking about the time when you first became a member/opened your Umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine?	1 = Yes, 2 = No <b>If K3.1i = 2 → L1a</b>	<input type="checkbox"/>
<b>K3.1j</b>	Did you give up your membership with any of these when you became a member/opened your Umurenge SACCO account?	1 = Yes, 2 = No	<input type="checkbox"/>
<b>KS3.1k</b>	Does your SACCO account help you manage your money better?	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>
<b>K3.2</b>	<b>Ask those without UMURENGE SACCO account</b> What is the main reason why do you not have a bank account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	01 = Does not need it - Insufficient or no money coming it to justify it 02 = Cannot maintain the minimum balance 03 = UMURENGE SACCO service charges are too high 04 = UMURENGE SACCO are too far away 05 = UMURENGE SACCO hours are not convenient 06 = Does not have the documentation required 07 = Does not know how to apply 08 = Does not understand benefits of having a UMURENGE SACCO account 09 = Does not trust UMURENGE SACCOS 10 = UMURENGE SACCO do not provide the products or services I need 11 = Can get services needed elsewhere in the community 12 = Need permission of someone else to open it 13 = Other specify	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

## MODULE F. MOBILE MONEY

<b>F1.1</b>	Which of the following have you used to pay for goods (such as food, things) and/or services (such as school fees, airtime etc) in the past 12 months? <b>READ OUT.</b> <b>MULTI MENTIONS POSSIBLE? READ OUT; SINGLE MENTION</b>	<b>F1.1.</b>	<b>F1.2.</b>	<b>F1.3.</b>
<b>F1.2.</b>	How do you usually pay for school fees? <b>READ OUT; SINGLE MENTION</b>			
<b>F1.3.</b>	How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? <b>READ OUT; SINGLE MENTION</b>			
1	By using your own cash			
2	By borrowing money and paying in cash			
3	Pay through bank			
4	By cheque			
5	By debit card/ATM card			
6	By credit card	□□□□	□□□□	□□□□
7	Mobile phone payment/Mobile money services			
8	Internet payment			
9	By getting from the shop/supplier and paying later with interest			
10	By getting from the shop/supplier and paying later without interest			
11	By exchanging goods			
12	By providing services or doing piece work			
13	You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance			
14	You don't buy this because you never use this			
15	Other, specify			
<b>F1.4</b>	. For each of the following statements, please tell me whether it is true for you or not? <b>READ OUT STATEMENTS</b>	<b>1=True</b>	<b>2=Not true</b>	<b>3=Don't know</b>
1	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	3
2	You are prepared to learn how to use new technology	1	2	3
3	You prefer to pay for goods and services in cash rather than using electronic means	1	2	3
<b>FM1</b>	How many mobile phones does this household own?	□□□□□		
<b>FM2</b>	Do you own a mobile phone?	1 = Yes, 2 = No	<b>Go to FM3</b>	□□
<b>FM3</b>	Do you use a mobile phone that belongs to someone else or is shared?	1 = Yes, 2 = No If K3.1g = 2 → K3.1i		□□
<b>FM4</b>	Which of the following statements best describes your experience with mobile money? <b>READ OUT. SINGLE CODE</b>			
1	You do not know or aware about Mobile Money	<b>Go to F2.15</b>		
2	You are not registered and have never used mobile money services	<b>Go to F2.15</b>		
3	You are registered but you have never used mobile money services	<b>Go to F2.15</b>		
4	You are registered and have used it before but not any more	<b>Go to F2.15</b>		
5	You use mobile money services, but you are not registered	<b>Go to FM5</b>		
6	You are a registered mobile money user	<b>Go to FM5</b>		
<b>FM5</b>	How many mobile money accounts do you currently have?			
	<b>Accounts</b>	□□□		
	<b>Don't know</b>	96		
<b>FM6</b>	Why do you use mobile money services? <b>DO NOT READ OUT. MULTIPLE MENTION</b>			
1	This is the only accessible one in my community (Agent nearby)			□□
2	It is easy to register (less requirements)			□□
3	It is cheap or most affordable			□□
4	This is the most convenient (takes less time)			□□
5	Practical to pay bills			□□
6	I trust it			□□
7	It helps me to keep money safe or to save			□□
8	Other (specify)			□□
9	Do not know (Do not read out)			□□
<b>FM7</b>	What problems or challenges have you faced when using mobile money? <b>DO NOT READ OUT. MULTIPLE MENTION</b>			
1	Service / Agent network was down			□□
2	Inconsistent availability of agent			□□
3	Difficulty operating the phone/using menu			□□
4	Unclear transaction charges/fees			□□
5	Agent float/cash availability			□□
6	Contacting customer care			□□
7	Sending to a wrong number			□□
8	Family/friends stealing money			□□
9	Other (SPECIFY)			□□

F2.5. Now can you please tell me your mobile money service provider? DO NOT READ. MMP		Service provider	F2.5.	F2.6. 1 = Important 2 = Not important	
F2.6. Can you please tell me how important this mobile account is to your finances where 1 = Important; 2 = Not important?		Tigo	1	1	2
		Airtel	2	1	2
		MTN	3	1	2
		Others(specify)	6	1	2
F2.12. How often do you use mobile money? <b>READ OUT; SINGLE MENTION</b>					
1	Daily	_			
2	At least once a week				
3	Not every week but several times a month				
4	Less than once a month				
5	Other, specify				
FM8	Does your Mobile Money account help you manage your money better?	1 = Yes 2 = No 3 = Do not know		_	
F2.15. What is the main reason why do you not use mobile money? <b>DON'T READ OUT; SINGLE MENTION</b>					
01	I do not know what it is	_ _			
02	I do not know how to get it				
03	I do not have the required documents				
04	There is no point-of-service/agent close to where I live				
05	I do not need it, I do not make any transactions				
06	Registration is too complicated				
07	Registration fee is too high				
08	Using it is difficult				
09	Fees for using this service are too high				
10	No one among my friends or family use this service				
11	I do not understand this service; I do not know what I can use it for				
12	I do not have a smartphone				
13	I do not trust that my money is safe on a mobile money account				
14	My spouse, family, in-laws do not approve of me having a mobile money account				
15	It is against my religion				
16	I don't use it because all agents are men				
17	Mobile money does not provide anything better/any advantage over the financial services I currently use				
18	Other, specify				

## MODULE L. INFORMAL PRODUCTS

<b>L1a</b>	Do you belong to a savings groups such as a VSLA, SILC, tontine, ikimina?	1 = Yes, 2 = No <b>If L1a = 2</b> → <b>L4a</b>	<input type="checkbox"/>
<b>LI1b1</b>	Is your savings group supported any non-profit organisation?	1. Yes <b>If L1a = 1</b> → <b>L1b2</b> 2. No 3. Do not know	<input type="checkbox"/>
<b>L1b2</b>	Who are the partners if any? 1. Government 2. CARE 3. CRS 4. World Vision 5. Other 6. None		<input type="checkbox"/>
<b>L1c</b>	If you received formal training, how often do you meet with your facilitator? 1. Weekly 2. Bi-weekly 3. Monthly 4. Quarterly 5. Sometimes 6. Never visited by trainer 7. Other (specify)		<input type="checkbox"/>
<b>LI1d</b>	How often do you use... (state mechanism used in M1)?? <b>READ OUT MULTIPLE MENTION POSSIBLE</b> 1 = Daily 2 = Weekly 3 = Monthly 4 = Seasonally 5 = Yearly 6= Less often		<input type="checkbox"/>
<b>LI1f</b>	How do you mainly repay or make contributions towards your group? <b>READ OUT SIGLE MENTION</b> 1 = Cash 2 = Electronic transfer bank or Mobile money etc. 3 = In kind (specify)		<input type="checkbox"/>
<b>L2</b>	Which of the following does this group(s)/club(s) provide? <b>READ EACH STATEMENT</b>		
1	Lend money out to members when they need the money	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
2	Lend out money to non-members when they want to borrow	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
3	Give collected money to one member every month	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
4	Keep the collected money for members and members can withdraw this money when they need it	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
5	Keep the collected money for members and give to members after a certain period of time	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
6	Buy assets as a group	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
7	Buy assets for individual members	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
8	Raise or save money for funerals for group members	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
9	Raise or save money for other emergencies for group members	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
10	Act as guarantor when members want to borrow money somewhere else	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
11	Assist with funeral cost	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
12	Put the collected funds into a financial institution such as a bank, MFI or SACCO	1 = Yes, 2 = No, 3 = Don't know	<input type="checkbox"/>
<b>L3a</b>	What is the main reason why you belong to such a group/club? <b>SPONTANIOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
	01. Inherited the position from parents		<input type="checkbox"/>
	02. It is compulsory for people in tribe or village		
	03. To socialise or meet friends		
	04. They give financial advice		
	05. Can turn to them when in financial need		
	06. Can get money easily when needed		
	07. I trust and know them		

	08. To borrow money		
	09. To save money		
	10. Other (specify)		
<b>L3b</b>	Do you agree/disagree with the following statements? <b>READ STATEMENTS</b>		
L3b1	In a group they have more discipline in saving with a group than any other way because if they don't save regularly, they will be embarrassed in front of their friends/neighbours	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
L3b2	I have more discipline in saving with a group than any other way because I trust how it works and it is easy to get loan	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>
L3b3	In a group they have more discipline paying back money borrowed from a group than with paying back a loan from a financial institution because if they don't pay back, they will be embarrassed in front of my friends/neighbours	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="checkbox"/>

<b>LI3</b>	Does the group you belong to help you manage your money better?	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>
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<b>L4b</b>	<b>IF NO IN L1a ASK: Why do you not belong to savings groups? DON'T READ OUT; MULTIPLE MENTION</b>		
1	Do not trust them		<input type="checkbox"/>
2	They are too expensive		<input type="checkbox"/>
3	Do not get regular income		<input type="checkbox"/>
4	Don't have money to save		<input type="checkbox"/>
5	Don't want to borrow		<input type="checkbox"/>
6	Have lose money with them before		<input type="checkbox"/>
7	Other (SPECIFY) _____		<input type="checkbox"/>



**MODULE M. FARMING**

<b>M1</b>	Please tell me which of the following statements best describes your household situation? <b>READ OUT SINGLE MENTION</b> 1=Your household is only involved in farming and no-one in the household has any other work, 2=Your household is involved in farming AND other work, 3=Your household is NOT involved in farming at all ----- <b>If M1 =3 → N2a</b>		<input type="checkbox"/>
<b>M2</b>	Please tell me which of the following your household is involved in? <b>READ OUT MULTIPLE MENTION POSSIBLE</b>		
	01= Cattle	<input type="checkbox"/>	<input type="checkbox"/>
	02= Goats, sheep, pigs, etc.	<input type="checkbox"/>	<input type="checkbox"/>
	03= Other livestock such as chickens, rabbits, etc.	<input type="checkbox"/>	<input type="checkbox"/>
	04= Cash crops – tea, coffee, pyrethrum	<input type="checkbox"/>	<input type="checkbox"/>
	05= Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit	<input type="checkbox"/>	<input type="checkbox"/>
	06= Vegetables – tomatoes, carrots, onions, cabbages, etc.	<input type="checkbox"/>	<input type="checkbox"/>
	07= Staples such as grains– e.g. plantains, rice, sorghum, maize, barley, wheat	<input type="checkbox"/>	<input type="checkbox"/>
	08 = Roots such as sweet potatoes, cassava, Irish potatoes	<input type="checkbox"/>	<input type="checkbox"/>
	09= Beans, peas, ground nuts	<input type="checkbox"/>	<input type="checkbox"/>
	10= Banana	<input type="checkbox"/>	<input type="checkbox"/>
	11 = Macademia, Fresh beans	<input type="checkbox"/>	<input type="checkbox"/>
	12= Other (Specify).....	<input type="checkbox"/>	<input type="checkbox"/>
<b>MF1</b>	How much of your household's eating needs come from the food that you grow?	1 = All / Most of it 2 = Some of it 3 = None of it 4 = Do not know	<input type="checkbox"/>
<b>M5</b>	For your farming activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it? <b>SPONTANEOUS MENTION- DON'T READ; SINGLE MENTION</b>		
	1 Don't have to buy because manage with what have already (keeping seed from own harvest, etc)		<input type="checkbox"/>
	2 Use money from other sources of income		
	3 Use savings		
	4 Sell crops/livestock/other produce to get money		
	5 Get money in advance from buyer to whom we sell crop/livestock		
	6 Get from a supplier or distributor and pay later		
	7 Loan from a bank		
	8 Loan from an Umurenge SACCO		
	9 Loan from a non-Umurenge SACCO or an MFI		
	10 Non-Deposit Taking Lending Financial (NDFI)		
	11 Loan from a farmers' association		
	12 Borrow from a community/savings group where we save and lend to each other		
	13 Borrow from a money lender in the community		
	14 Borrow from friends and/or family		
	15 Don't buy inputs - get inputs in exchange for goods or labour		
	16 Other (Specify).....		
	17 Don't know		
<b>MF2</b>	<i>Ask only for those code 7, 8, 9 and 10 in M5, all others go to M4</i> Have you used any of your assets or land to secure a loan for yourself or for someone else's loan in the past 12 months? This could be alone or together with other people?	1 = Yes 2 = No 3 = Do not know	<input type="checkbox"/>
<b>M4</b>	Do you/your household farm mostly for consumption or selling?	1= Consumption 2= Selling 3= Don't know	<b>Go to MF5</b> <b>Go to N2a</b>
<b>MF3</b>	<i>Ask if respondent farms mostly for consumption (code -1 in M4).</i> Have you or your household ever considered turning your farming activities into a small business, i.e. produce more for selling purposes?	1 = Yes 2 = No 3 = Do not know	<b>Go to MF4</b>
<b>MF4</b>	<i>Ask if Yes (code -1 in MF3).</i> If you have considered turning your farming activities into a small business, please tell me why you have not done so already? <b>DO NOT READ OUT. MULTIPLE MENTION POSSIBLE</b>		
	1 Don't have enough water	<input type="checkbox"/>	<input type="checkbox"/>
	2 Land issues (quality, size, etc)	<input type="checkbox"/>	<input type="checkbox"/>
	3 Do not have collateral to acquire inputs	<input type="checkbox"/>	<input type="checkbox"/>
	4 The market is too far away	<input type="checkbox"/>	<input type="checkbox"/>
	5 Transport issues (cost, reliability, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
	6 There is no surplus to sell / low yields	<input type="checkbox"/>	<input type="checkbox"/>
	7 Market price is too low	<input type="checkbox"/>	<input type="checkbox"/>
	8 Other (Specify).....	<input type="checkbox"/>	<input type="checkbox"/>

<b>MF5</b>	<b>ASK IF FARMING MOSTLY FOR SELLING IN M4:</b> What are the main challenges you face when selling your product/ services?  <b>Do not read out</b> <b>Multiple mentions possible.</b>	
1	Distance to the market	<input type="checkbox"/>
2	Transportation (access, cost, reliability, damaging goods)	
3	Lack of storage	
4	Problems with buyers of products (price, payment)	
5	Goods/products get damaged in transit	
6	Low / fluctuating market prices	
7	Lack of refrigeration facilities	
8	No loan facilities nearby	
9	Process of getting the loan is long	
10	The timing of when the money is paid does not suit me	
11	Other (SPECIFY).....	
12	Do not know/ no answer	

## MODULE N. INCOME SOURCES

<b>N2a</b>	Please tell me the two main ways you get/make money to pay for your expenses or do the things that you do? <b>SPONTANEOUS MENTION- DON'T READ; MULTIPLE MENTION POSSIBLE</b>	
<b>N2b</b>	<b>ONLY FOR THOSE WITH MORE THAN ONE SOURCE OF MONEY:</b> On which of these do you rely most to make a living? <b>SINGLE MENTION</b>	<input type="checkbox"/>

		<b>N2a</b>	<b>N2b</b>
1	Salary/wages from Government institution		
2	Salary/wages from a private business/company		
3	Salary/wages from a farmer		
4	Salary/wages from an individual		
5	Self-employed (have own business)		
6	Money from farming (crops and/or livestock; by-products from livestock)		
7	Money from fishing		
8	Rental income		
9	Private pension	<input type="checkbox"/>	
10	Government pension		<input type="checkbox"/>
11	Government/state grant/VUP grant/ VUP cash transfer	<input type="checkbox"/>	
13	Remittances (money from friends/family)		
14	Get money from household member		
15	Household member pays my expenses ( <b>skip to N2f</b> )		
16	Piece work		
17	VUP public works		
18	Make goods to sell		
19	Sell something I grow		
20	Sell something I collect from nature (thatch/wood/charcoal)		
<b>N2b</b>	<b>ASK FROM MAIN SOURCE (N2b):</b> How do you MOSTLY receive the money you get from .....? <b>SINGLE MENTION</b>		
1	Daily		
2	Weekly		
3	Fortnightly		
4	Monthly		
5	Annually		
6	Seasonally		<input type="checkbox"/>
7	Occasionally		
8	Umurimo urangiye		
9	Other (Specify).....		
<b>N2c</b>	<b>ASK FROM MAIN SOURCE (N2b):</b> How do you receive the money you get from .....? <b>SINGLE MENTION POSSIBLE</b>		
1	Cash in hand		
2	Cheque		
3	Into bank account		
4	Western Union		<input type="checkbox"/>
5	Mobile Money		
6	Other		
<b>NI1</b>	Which of these, if any, best describes your personal working status? <b>READ OUT SINGLE MENTION</b>		
1	Work full-time or 30 hours a week or more for yourself or in your own business	} <b>Go to NI4</b>	<input type="checkbox"/>
2	Work full-time or 30 hours a week or more for a company or individual		
3	Work part-time or less than 30 hours a week for yourself or in your own business		
4	Work part-time or less than 30 hours a week for a company or individual		
5	Work part-time or less than 8 hours a week for a company or individual		
6	Student or learner (in full-time education)		
7	Housewife or house husband		
8	Pensioner or retired		
9	Long term illness / disabled		
10	Unemployed and looking for first job	<b>Go to NI2</b>	
11	Unemployed – was employed and looking for job	<b>Go to NI2</b>	
12	Unemployed and not looking for a job	<b>Go to NI2</b>	
13	Other (SPECIFY).....		

<b>NI2</b>	<b>IF UNEMPLOYED AND LOOKING FOR JOB ASK IN NI1 ASK:</b> How long you have been unemployed? <b>READ OUT. SINGLE MENTION</b>		
1	Less than 1 year	<input type="checkbox"/>	
2	1 year to 2 years		
3	More than 2 years but less than 5 years		
4	More than 5 years		
5	Don't know		
<b>NI3</b>	<b>IF UNEMPLOYED AND LOOKING FOR JOB ASK IN NI1 ASK:</b> What is your main perceived reason for not being employed? <b>READ OUT. SINGLE MENTION</b>		
1	Poor performing economy	<input type="checkbox"/>	
2	Lack of skills		
3	Level of my education		
4	Other, specify		

<b>NI4</b>	<b>ASK ALL:</b> Which of the following statements are true to you?		
1	You participate in community projects	True	False
2	You had an internship or had a volunteered job in the past 12 months	<input type="checkbox"/>	<input type="checkbox"/>
3	You tried to start you own business	<input type="checkbox"/>	<input type="checkbox"/>
4	You currently doing any course/training to improve job prospects	<input type="checkbox"/>	<input type="checkbox"/>
5	You belong to a political party	<input type="checkbox"/>	<input type="checkbox"/>
6	You have the skills necessary to find a job	<input type="checkbox"/>	<input type="checkbox"/>

<b>NI5</b>	Do you have difficulty in any of the following areas? <b>READ OUT? SINGLE MENTION PER STATEMENT</b>		
1	<b>Visual Impairment /Seeing</b> – blind in one or both eyes, unable to see someone near or far away	<input type="checkbox"/>	<input type="checkbox"/>
2	<b>Hearing Impairment</b> - deaf in one or both ears, difficulty hearing what other people say	<input type="checkbox"/>	<input type="checkbox"/>
3	<b>Communication</b> - speaking, being understood or holding a conversation	<input type="checkbox"/>	<input type="checkbox"/>
4	<b>Movement activity</b> - moving from lying to sit to stand, moving arms / legs	<input type="checkbox"/>	<input type="checkbox"/>
5	<b>Moving around</b> - the house, neighbourhood, up/downstairs, public transport, outside environment)	<input type="checkbox"/>	<input type="checkbox"/>
6	<b>Daily life activities</b> - bathing, toileting, feeding, dressing, cleaning, washing cloth, caring for children or animals etc	<input type="checkbox"/>	<input type="checkbox"/>
7	<b>Intellectual disability / developmental delay</b> - thinking problems, slow in walking & talking	<input type="checkbox"/>	<input type="checkbox"/>
8	<b>Learning difficulties</b> - slow in class, unable to learn reading & writing, poor attention& concentration compared to others.	<input type="checkbox"/>	<input type="checkbox"/>
9	<b>Mental illness / emotional disorder</b> – psychological & psychiatric problems, abnormal behaviours, hearing voices, depression, phobias/abnormal fears, obsessions, anger problems	<input type="checkbox"/>	<input type="checkbox"/>
10	<b>Other</b> specify	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2g</b>	<b>Ask only those who get money from their businesses (business owners or self-employed):</b> There are different sectors that a business can fall into. In which sector would you say your business falls into? <b>READ OUT? MULTIPLE MENTION POSSIBLE</b>		
01	Agriculture, forestry and fishing	<input type="checkbox"/>	<input type="checkbox"/>
02	Mining and quarrying	<input type="checkbox"/>	<input type="checkbox"/>
03	Manufacturing	<input type="checkbox"/>	<input type="checkbox"/>
04	Electricity, gas, steam and air conditioning supply	<input type="checkbox"/>	<input type="checkbox"/>
05	Water supply; sewerage, waste management and remediation activities	<input type="checkbox"/>	<input type="checkbox"/>
06	Construction	<input type="checkbox"/>	<input type="checkbox"/>
07	Wholesale and retail trade; repair of motor vehicles and motorcycles	<input type="checkbox"/>	<input type="checkbox"/>
08	Transportation and storage	<input type="checkbox"/>	<input type="checkbox"/>
09	Accommodation and food service activities	<input type="checkbox"/>	<input type="checkbox"/>
10	Information and communication	<input type="checkbox"/>	<input type="checkbox"/>
11	Financial and insurance activities	<input type="checkbox"/>	<input type="checkbox"/>
12	Real estate activities	<input type="checkbox"/>	<input type="checkbox"/>
13	Professional, scientific and technical activities	<input type="checkbox"/>	<input type="checkbox"/>
14	Administrative and support service activities	<input type="checkbox"/>	<input type="checkbox"/>
15	Education	<input type="checkbox"/>	<input type="checkbox"/>
16	Human health and social work activities	<input type="checkbox"/>	<input type="checkbox"/>
17	Arts, entertainment and recreation	<input type="checkbox"/>	<input type="checkbox"/>
18	Other service activities	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2h.</b>	In total, how many people, if any, do you employ in your business?	
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<b>NI6</b>	Is the business that you own registered or has a license? <b>SINGE MENTION. READ OUT</b>
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1	Registered business e.g. private company, sole proprietor, etc.	_ _
2	Licensed e.g. trading license, permit etc.	
3	Both licensed and registered	
4	Not licensed or registered	

<b>NI7</b>	<b>ASK IF CODES 1-3 IN N2g:</b> Do you sell your products as they are, or you process and add value to your product/s? <b>MULTI MENTION POSSIBLE</b>	
1	Yes, add value to produce	_ _
2	Yes, process produce	_ _
3	Sell produce without adding value	_ _
4	Do Not Know	_ _

<b>N4</b>	<b>Ask only those who get a cash income:</b> I would like to get an idea of the total amount of money you get as an individual and as a household. In other words the total amount of money you get from ... and ... and ... together. Would it be easier for you to give me an estimate of this for a month or for a year?	1 = Month 2 = Year 3 = Don't know the amount for either 4 = Refused 5 = I don't get money monthly/annually	_ _
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**If N4=1 GO TO N4a; If N4=2 GO TO N4b; If N4= 3, 4 or 5 GO TO N5**

<b>N4a</b>	What is your monthly personal total income? <b>SINGLE MENTION</b>		_ _
	01 = 1,500 Rwf or less		
	02 = 1,501- 3,000 Rwf		
	03 = 3,001- 5,000 Rwf		
	04 = 5,001- 7,000 Rwf		
	05 = 7,001- 10,000 Rwf		
	06 = 10,001- 15,000 Rwf		
	07 = 15,001- 20,000 Rwf		
	08 = 20,001- 25,000 Rwf		
	09 = 25,001- 30,000 Rwf		
	10 = 30,001- 40,000 Rwf		
	11 = 40,001- 50,000 Rwf		
	12 = 50,001-100,000 Rwf		
	13 = More than 100,000 Rwf		
	14 = Irregular/seasonal income		

<b>N4b</b>	What is your Annual total income? <b>PLEASE INCLUDE INCOME FROM .... SINGLE MENTION</b>		_ _ _
	01 = 12,000 Rwf or less		
	02 = 12,001– 15,000 Rwf		
	03 = 15,001 –17,000 Rwf		
	04 = 17,001 –20,000 Rwf		
	05 = 20,001 –30,000 Rwf		
	06 = 30,001 –40,000 Rwf		
	07 = 40,001 –50,000 Rwf		
	08 = 50,001 –80,000 Rwf		
	09 = 80,001– 100,000 Rwf		
	10 = 100,001– 150,000 Rwf		
	11 = 150,001 – 200,000 Rwf		
	12 = 200,001– 250,000 Rwf		
	13 = 250,001– 300,000 Rwf		
	14 = More than 300,000 Rwf		

**N5. The following are big events in the lives of most people. How would you mainly cover the costs for these if you need to pay for? SPONTANEOUS – DO NOT READ; SINGLE MENTION**

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

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

## MODULE P. EXPENDITURE

<b>P1</b>	We are now going to play a game. We are going to give you 21 match sticks. Imagine that these 21 match sticks represent all the money you usually spend in any month. Thinking about how you spend your money, I would like you to look through this list of items people often spend money on in a month. Place your match sticks according to how you spent your money in the past month. You can put more match sticks on one item and less on another and even all your match sticks on one item, until all 21 match sticks have been placed
<b>P2</b>	How do you normally pay for the items you spending your money on [ ask for each items with the allocation...]? <b>READ OUT. USE THE CODE LIST BELOW. SINGLE MENTION.</b>

		<b>P1</b>	<b>P2</b> 1=Cash 2=Bank transfer/online transfer 3=Credit card 5=Debit card/ATM card 5=Mobile money 6=On credit / on tab /on book 96=Other (Specify) 98=Don't know (do not show)
		Number	
<b>1</b>	Food and drink and other groceries		<input type="text"/>
<b>2</b>	Water / Electricity, paraffin, gas and other fuel		<input type="text"/>
<b>3</b>	Education (school fees, university or college fees, uniform, transport, stationery)		<input type="text"/>
<b>4</b>	Transport expenses (taxi fare, bus fare, train fare, petrol for car)		<input type="text"/>
<b>5</b>	Bond or home loan, credit card, car financing		<input type="text"/>
<b>6</b>	Communication, e.g., Airtime, cell phone contract, telephone line payments, internet payments, data		<input type="text"/>
<b>7</b>	Medical, health expenses, doctors' fees, pharmacy/chemist medicines		<input type="text"/>
<b>8</b>	Rental payments and rates, levies		<input type="text"/>
<b>9</b>	Other debt repayments (e.g. clothing store accounts, hire purchase)		<input type="text"/>
<b>10</b>	Savings, investments and retirement		<input type="text"/>
<b>11</b>	Insurance and Funeral premium payments (e.g., life insurance, burial society.)		<input type="text"/>
<b>12</b>	Household furnishings, equipment and routine household maintenance		<input type="text"/>
<b>13</b>	Personal spending e.g. haircuts, gym, lotto, cigarettes, alcohol, clothes, hobbies, car maintenance or repairs, charity and religious donations		<input type="text"/>
<b>14</b>	Leisure, entertainment and miscellaneous goods and services / DSTV, MNet or other subscription		<input type="text"/>
<b>15</b>	Farming inputs e.g. seeds, fertiliser, equipment, chemical		<input type="text"/>
<b>16</b>	Business inputs e.g. stock, machinery or equipment		<input type="text"/>
<b>Total</b>		<b>21</b>	<input type="text"/>

## MODULE C. HOUSEHOLD INFORMATION & DEMOGRAPHICS

### Questions about yourself and your household.

<b>C1.</b>	Who is the head of this household? BY HEAD OF HOUSEHOLD I MEAN SOMEONE LIVING IN THE HOUSEHOLD AND YOU REGARD AS HEAD OF THE HOUSEHOLD 1= Respondent is the head of the household <b>If C1 = 1 → C2</b> 2= Respondent is not the head of the household <b>Note:</b> HEAD OF HOUSEHOLD MUST BE CURRENTLY LIVING IN THE HOUSEHOLD AND IS THE PERSON(S) WHO THE RESPONDENT REGARDS AS HEAD OF THE HOUSEHOLD		<input type="text"/>
<b>a</b>	How old is the head of the household? <b>If Don't know, write 999</b>		<input type="text"/>
<b>b</b>	Is the head of the household male/female?	1 = Male 2 = Female	<input type="text"/>
<b>c</b>	Highest level of education completed by the head of the household? <b>SINGLE MENTION</b>	1 = No formal education, 2 = Primary 1-3, 3 = Primary 4-6, 4 = Secondary 1-3, 5 = Secondary 4-6, 6 = University or other higher education, 7 = Vocational training, 8 = Don't know	<input type="text"/>
<b>d</b>	Does the head of the household bring money into the household?	1 = Yes, 2 = No	<input type="text"/>
<b>e</b>	How many people depend on the household income? (please include individuals not part of the household but still dependent on the household income)	<b>99= Don't know</b>	<input type="text"/>
<b>f</b>	What is your relationship to the head of the household? <b>SINGLE MENTION</b>	1 = Spouse/partner, 2 = Child, 3 = Parent/parent in-law, 4 = Other relative, 5 = Tenant, 6 = Housekeeper, 7 = Other	<input type="text"/>

<b>C2</b>	How old are you?		<input type="text"/>
<b>C3</b>	Sex	1 = Male,      2 = Female	<input type="text"/>
<b>C4a</b>	What is the highest level of education you have completed? <b>SINGLE MENTION</b>	1 = No formal education, 2 = Primary 1-3, 3 = Primary 4-6, 4 = Secondary 1-3, 5 = Secondary 4-6, 6 = University or other higher education, 7 = Vocational training	<input type="text"/>
<b>C4b</b>	Which of the following applies to you? <b>SINGLE MENTION</b>	1 = Never married; 2 = Married; 3 = Living together; 4 = Divorced/Separated, 5 = Widowed	<input type="text"/>
<b>C4c</b>	Do you have any disability? 1 = Yes 2 = No <b>If C4c1=2, → C5</b>		<input type="text"/>
<b>C4d</b>	<b>If Yes,</b> what is the main type of disability do you have? <b>READ OUT,</b> 1 = Seeing 2 = Walking/Climbing 3 = Other (specify)		<input type="text"/>

<b>C5</b>	<b>Thinking back over the past three months (Poverty Indicators)</b>		
<b>1</b>	How often have you or your household had to skip a meal because you didn't have food?	1 = Many times, 2 = A few times, 3 = Never, 4 = Refused/Don't know	<input type="text"/>
<b>2</b>	How often have you or your household had to go without medical treatment/medicine because did not have money	1 = Many times, 2 = A few times,	<input type="text"/>



	for treatment/medicine?	3 = Never, 4 = Refused/Don't know 5 = NA/Don't know	
3	How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs?	1 = Many times, 2 = A few times, 3 = Never, 4 = Refused, 5 = NA/Don't know	<input type="text"/>
4	How often have you or your household had to go without cash income and had to make a plan for daily needs?	1 = Many times, 2 = A few times, 3 = Never, 4 = Refused/ 5 = NA/Don't know	<input type="text"/>
<b>C6</b>	<b>Living density</b>		
1	How many rooms does the dwelling have (excluding kitchen, bathroom, toilet)?		<input type="text"/>
2	How many rooms in this dwelling are used for sleeping purposes?		<input type="text"/>
3	How many people usually sleep in this dwelling 5 nights a week?		<input type="text"/>

<b>C7</b>	Please tell me which of the following describes your situation best? <b>READ OUT; SINGLE MENTION</b>		
	You own this dwelling You own this dwelling together with someone else A member/other member of the household (not you) own this dwelling You/your household rent this dwelling, The dwelling is provided to you/your household rent free Does not know Other  <b>If C7 = 3, 4, 5, 6 → C9a</b>		<input type="text"/>
<b>C7a</b>	How did you get the dwelling? ( <b>Single mention</b> ) 1 = Bought it, 2 = Built it, 3 = Inherited it, 4 = Got it for free <b>If C7a = 3 or 4 → C7d</b>		<input type="text"/>
<b>C7b</b>	What are the two major sources where you got most of the money from to buy or build the house? <b>SPONTANEOUS; DON'T READ. SINGLE MENTION</b> 1 = Loan from a bank 2 = Loan from a MFI or a non-umurenge SACCO 3 = Loan from an umurenge SACCO 4 = Borrowed from money lender 5 = Borrowed from savings club, tontine, ikibina 6 = Borrowed from employer 7 = Borrowed from family/friends 8 = Pension pay-out 9 = Used my/our savings 10 = Inherited money 11 = Other		
<b>C7c</b>	Do you owe money on the dwelling?	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
<b>C7d</b>	Do you have a title deed for the land/plot where your dwelling is?	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
<b>C7e</b>	Do you own other dwellings?	1 = Yes, 2 = No,	<input type="text"/>

<b>C8</b>	Please tell me which of the following statements are true or false for you? <b>READ OUT STATEMENTS</b>		
1	You will never move and will probably spend your whole life in this dwelling.	1 = True, 2 = False, 3 = N/A	<input type="text"/>
2	Your dwelling is something to keep and never sell.	1 = True, 2 = False, 3 = N/A	<input type="text"/>
3	You plan to sell this dwelling and buy a different one	1 = True, 2 = False, 3 = N/A	<input type="text"/>
4	You plan to move out of this dwelling and move to another one	1 = True, 2 = False, 3 = N/A	<input type="text"/>
5	If you needed a large sum of money you would sell your dwelling.	1 = True, 2 = False, 3 = N/A	<input type="text"/>
6	You would use your dwelling as security when borrowing money.	1 = True, 2 = False, 3 = N/A	<input type="text"/>
7	You think of your dwelling as an investment that will increase in value over time.	1 = True, 2 = False, 3 = N/A	<input type="text"/>
8	Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else.	1 = True, 2 = False, 3 = N/A	<input type="text"/>

9	You have enlarged or plan to enlarge your dwelling.	1 = True, 2 = False, 3 = N/A If C8i = 2 or 3 GO TO C9	<input type="checkbox"/>
10	Where did you get financing or How do you plan to finance these improvements? <b>SPONTANEOUS; DON'T READ. MULTIPLE MENTION</b>  1.Loan from a financial institution 2.Borrow from money lender 3.Borrow from savings group, tontine 4.Borrowed from employer 5.Borrow from family or friends 6.Pension pay-out 7.Use my or our savings		<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
<b>C9a. Ibikoresho byubatse inzu</b>			
C9a.1	What are the main materials used for the roof of your house? 1. Iron sheets 2. Unburnt clay tiles 3. Factory made clay tiles 4. Asbestos 5. Concrete cement 6. Polythene cover 7. Glass 8. Other (mention).....		<input type="checkbox"/>
C9a.2	What are the main materials used for the walls of your house? 1. Mud and trees 2. Cement and trees 3. Unburnt Mud bricks 4. Polythene cover 5. Cement bricks 6. Stones 7. Timber 8. Burnt mud bricks 9. Other (mention).....		<input type="checkbox"/>
C9a.3	What are the main materials used for the floor of your house? 1. Soil 2. Cement/tiles 3. Stones 4. Burnt mud bricks 5. Timber 6. Other (mention).....		
C9b	What is the main source of drinking water for household members? <b>SINGLE MENTION</b> 01 = Piped Into Dwelling, 02 = Piped To Yard/Plot, 03 = Public Tap/Standpipe, 04 = Tube Well Or Borehole, 05 = Protected Well, 06 = Unprotected Well, 07 = Protected Spring, 08 = Unprotected Spring, 09 = Rainwater , 10 = Tanker Truck, 11 = Surface Water River/Lake/Pond/,Stream/Irrigation Channe 12 = Other (specify)		<input type="checkbox"/>
C10a	Does your house have a toilet that is used by people who live in the household only, or do you share the toilet with people from other households?	1 = Own household toilet, 2 = Share toilet with other households, 3 = Don't have toilet facilities at all <b>If C10 = 36 → C11a</b>	<input type="checkbox"/>
C10b	What type of toilet facility is mostly used by the members of your household? <b>SINGLE MENTION</b>	1 = Flush toilet, 2 = Pit Latrine with constructed floor slab, 3 = Pit latrine without constructed floor slab, 4 = Other (specify)	<input type="checkbox"/>
C11a	What is the main source of energy that your household uses for cooking? <b>SINGLE MENTION</b>	01 = Firewood, 02 = Charcoal, 03 = Gas, 04 = Biogaz, 05 = Solar power, 06 = Electricity, 07 = Oil/kerosene, 08 = Crop waste, 09 = Animal dung, 10= Other (specify)	<input type="checkbox"/>

<b>C11b</b>	What is the main source of lighting in your home?	01 = Electricity from EUCL (former EWSA) 02 = Other electricity distributors, 03 = Bio Gas, 04 = Generator, 05 = Oil Lamp, 06 = Firewood, 07 = Candle, 08 = Lantern (Agatadowa), 09 = Solar panel, 10 = Batteries + Bulb, 11 = Other (specify)	<input type="text"/>
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<b>C12</b>	Please tell me which of the following does you or your household own. (Asset should be in working condition) <b>READ OUT LIST OF ASSETS</b>		
1	Hoe, Axe, Sickle/Machete	1= Yes,            2= No	<input type="text"/>
2	Wheelbarrow	1= Yes,            2= No	<input type="text"/>
3	Plough/Ox Plough	1= Yes,            2= No	<input type="text"/>
4	Ox/donkey cart	1= Yes,            2= No	<input type="text"/>
5	Processing equipment (grinding mill/ oil press)	1= Yes,            2= No	<input type="text"/>
6	Radio	1= Yes,            2= No	<input type="text"/>
7	Tape/CD player	1= Yes,            2= No	<input type="text"/>
8	Television	1= Yes,            2= No	<input type="text"/>
9	Bicycle	1= Yes,            2= No	<input type="text"/>
10	Fishing boat / canoe	1= Yes,            2= No	<input type="text"/>
11	Fishing net	1= Yes,            2= No	<input type="text"/>
12	Lounge suit/Sofa	1= Yes,            2= No	<input type="text"/>
13	Bed(s)	1= Yes,            2= No	<input type="text"/>
14	Sewing machine	1= Yes,            2= No	<input type="text"/>
15	Wardrobe	1= Yes,            2= No	<input type="text"/>
16	Motorized Vehicle of any kind	1= Yes,            2= No	<input type="text"/>

<b>C13a</b>	Can you please tell me in which Ubudehe category your household falls? 1 = 1 <sup>st</sup> category 2 = 2 <sup>nd</sup> category 3 = 3 <sup>rd</sup> category 4 = 4 <sup>th</sup> category 5 = Appelled 6. Don't know → <b>C13d</b>		<input type="text"/>
<b>C13b</b>	Has the category your household is in changed in the past 2 years?	1 = Yes,    2 = No,    3 = Don't know <b>If C13b = 2 or 3 → C13d</b>	<input type="text"/>
<b>C13c</b>	In what category did your household fall before it changed? 1, 2, 3, 4, 5, 6    Don't know = 7		<input type="text"/>
<b>C13d</b>	Has your household received a direct cash transfer from VUP in the past 12 months?	1 = Yes,    2 = No,    3 = Don't know	<input type="text"/>

<b>C14</b>	<b>Technology access/Connectivity</b>		
<b>C14a1</b>	Do you have access to a Cell phone	1 = Yes, have access, 2 = No, don't have access <b>If C14a1 = 2 → C14a2</b>	<input type="text"/>
<b>C14b1</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a2</b>	Do you have access to a Public phone/Landline	1 = Yes, have access, 2 = No, don't have access <b>If C14a2 = 2 → C14a3</b>	<input type="text"/>
<b>C14b2</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a3</b>	Do you have access to the Computer?	1 = Yes, have access, 2 = No, don't have access <b>If C14a3 = 2 → C14a4</b>	<input type="text"/>
<b>C14b3</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a4</b>	Do you have access to internet?	1 = Yes, have access, 2 = No, don't have access <b>If C14a4 = 2 → D</b>	<input type="text"/>
<b>C14b4</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>

## MODULE D. ACCESS TO INFRASTRUCTURE

D1			Code
D1b1	How long would it take you to get to your nearest Market?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c1	What is the main mode of transport do you use to get to your nearest Market?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1b2	How long would it take you to get to your nearest Cell office?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c2	What is the main mode of transport do you use to get to your nearest Cell office?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1a3	What is the distance from here to the nearest Sector office?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1b3	How long would it take you to get to your nearest Sector office?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c3	What is the main mode of transport do you use to get to your nearest Sector office?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1b4	How long would it take you to get to your nearest Primary/Secondary school?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c4	What is the main mode of transport do you use to get to your nearest Primary/Secondary school?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1b5	How long would it take you to get to your nearest Health care facility?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c5	What is the main mode of transport do you use to get to your nearest Health care facility?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1a7	What is the distance from here to the nearest Umurenge SACCO?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1b7	How long would it take you to get to your nearest Umurenge SACCO?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c7	What is the main mode of transport do you use to get to your nearest Umurenge SACCO?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1a8	What is the distance from here to the nearest Non-Umurenge SACCO/MFI?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1b8	How long would it take you to get to your nearest Non-Umurenge SACCO/MFI?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c8	What is the main mode of transport do you use to get to your nearest Non-Umurenge SACCO/MFI?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1a10	What is the distance from here to the nearest Bank branch?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1b10	How long would it take you to get to your nearest I Bank branch?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1c10	What is the main mode of transport do you use to get to your nearest Bank branch?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA <input type="text"/>
D1a11	What is the distance from here to the nearest ATM?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1b11	How long would it take you to get to your nearest ATM?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes;	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>

		5 = Don't know	
<b>D1c11</b>	What is the main mode of transport do you use to get to your nearest ATM?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA
<b>D1a13</b>	What is the distance from here to the nearest Bank agent?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1b13</b>	How long would it take you to get to your nearest Mobile van?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1c13</b>	What is the main mode of transport do you use to get to your nearest Bank agent?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA
<b>D1a14</b>	What is the distance from here to the nearest Mobile money agent?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1b14</b>	How long would it take you to get to your nearest Bank agent?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1c14</b>	What is the main mode of transport do you use to get to your nearest Mobile money agent?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle 6 = NA
<b>D1a15</b>	How long would it take you to get to your nearest Insurance branch?	1 = Less than 15 minutes; 3 = Between 31 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b15</b>	What is the distance from here to the nearest Insurance branch?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c15</b>	What is the main mode of transport do you use to get to your nearest Insurance branch?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle

**THANK YOU FOR YOUR PARTICIPATION**

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