



Centre for Economic and Social Studies



Nomero y'urutonde rw'ibazwa

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FinScope Customer Survey 2020

URUTONDE RW'IBIBAZWA

IGIKA A. IBIRANGO BY'URUGO RWAKOREWEMO UBUSHAKASHATSI

AHO URUGO RUBARIZWA	IKIRANGO																
A1. Intara/ Umujyi wa Kigali:.....	_ _																
A2. Akarere ka:	_ _																
A3. Umurenge wa:	_ _																
A4. Akagari ka:	_ _																
A5. Umudugudu wa:.....	_ _																
A6. Umujyi = 1 ; icyaro = 2	_ _																
A7a. Nomero y'urugo rwatoranyijwe n'amazina ya Nyirurugo.....	_ _																
A7b. Nomero y'urugo rwasimbuye n'amazina ya Nyirurugo:.....	_ _																
A8. Ibipimo bya GPS by'aho Urugo rubarurwa ruherereye	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%;"></td><td style="width: 15%; text-align: center;">°</td><td style="width: 15%;"></td><td style="width: 15%; text-align: center;">'</td><td style="width: 15%;"></td><td style="width: 15%; text-align: center;">"</td> </tr> <tr> <td></td><td></td><td></td><td style="text-align: center;">°</td><td></td><td style="text-align: center;">'</td><td></td><td style="text-align: center;">"</td> </tr> </table>				°		'		"				°		'		"
			°		'		"										
			°		'		"										
1. Amazina y'Umukarani w'ibarura	_ _																
N° ya tablet	_ _																
2. Amazina y'Umukarani-QCI	_ _																
N° ya tablet	_ _																
3. Amazina y'Umugenzuzi mukuru	_ _																
N° ya tablet	_ _																
4. Amazina y'Umugenzuzi w'Intara QCS	_ _																

IGIKA B. URUTONDE RW'ABABA MU RUGO

Intagiriro

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

Mu gutangira, ndakora urutonde rw'abantu bose baba muri uru rugo. Nifuzaga gukorana nawe urutonde rw'ababa mu rugo.

Ndifuzaga kubamenyesha kandi ko ibisubizo ubazwa aza gutanga ndetse n'amazina ye cyangwa ikindi kiranga urugo rwanyu bizakomeza kuba ibanga.

Ese dushobora gutangira ikiganiro?

- | | |
|-----------------------|---|
| Yego | 1 |
| Oya | 2 |
| Uzagaruke ikindi gihe | 3 |
- 2 JYA MU RUGO RUSIMBURA**

B1. Ese uru rugo rugizwe n'abantu bangahe?

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

Umukarani w'ibarura:

- **Andika mu mbonerahamwe ikurikira amazina y'abantu bose baba muri uru rugo, uhereye k'ufite imyaka myinshi y'amavuko kugera k'ufite mike. Utandukanye abemerewe kubazwa n'abatabyemerewe. Uba mu rugo ni umuntu uhaba ku buryo buhoraho. Uwemerewe kubazwa ni umuntu uba mu rugo ufite nibura imyaka 16 n'abayirengeje.**
- **Nyirurugo ni umuntu abarugize bese bemera ko ariwe Nyirurugo. Ubusanzwe niwe ufata ibyemezo bya buri muni byerekeye imibereho y'urugo, kandi akarubamo ku buryo buhoraho.**
- **Ongera wizeze usubiza ko ibyo muganira biguma mu ibanga.**

Abantu bemerewe kubazwa (bafite imyaka 16 n'abayirengeje)	Amazina y'ababa mu rugo	B1a Imyaka	B2a Igitsina 1=Gabo, 2=Gore	B3a Hari icyo yinjiza gitunga urugo? 1=Yego, 2=oya	B4a Hitamo Usubiza
		_____	_____	_____	1
		_____	_____	_____	2
		_____	_____	_____	3
		_____	_____	_____	4
		_____	_____	_____	5
		_____	_____	_____	6
		_____	_____	_____	7
		_____	_____	_____	8
Abantu batemerewe kubazwa	Amazina y'ababa mu rugo	B1b Imyaka	B2b Igitsina 1= Gabo, 2= Gore	B3b Hari icyo yinjiza gitunga urugo? 1=Yego, 2= Oya	B4b Impamvu ubona ituma aba bantu bafite imyaka 16 no hejuru batemererwa kubazwa
		_____	_____	_____	
		_____	_____	_____	
		_____	_____	_____	

Abantu bemerewe kubazwa ni bangaha? Andika umubare wabo muri aka kazu

Nyuma yo kubona urutonde rw'ababa mu rugo, ngiye guhitamo umwe tuza kugirana ikiganiro kirambuye.

KUGIRA NGO UMENYE UMUNTU UBAZA, URAKORA IBI BIKURIKIRA:

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

Imibare ibiri ya nyuma ya Numero y'urutonde rw'ibibazwa				Umubare w'ababa mu rugo bemerewe kubazwa bafite nibura imyaka 16 n'abayirengeje																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

Inshuro urugo rwasuwe	Italiki	Isaha	B5a. Uwatoranyijwe arahari? 1 = Yego, yemeye gusubiza, → B7 2 = Yego, yanze gusubiza → B6 3 = Oya, ntawe uhari, → Teguzza gusubirayo	B5b. Ese uwatoranyijwe agomba gusimburwa? 1=Yego → B6 2=Oya → Uzagaruka kumubaza	
Isura ry'urugo bwa mbere/...../2019/...../.....	_	_	
Gusubirayo/...../2019/...../.....	_	_	
B6	Impamvu ishobora gutuma habaho gusimbura no guhagarika ikiganiro 1 = Uwatoranyijwe ntiyashoboye kuboneka 2 = Uwatoranyijwe yabujijwe gusubiza n'abo babana 3 = Uwatoranyijwe yanze ikiganiro kubwe 4 = Indi mpamvu (yivuge)..... NIBA IGISUBIZO KURI B6= 2, 3 CG 4 RANGIZA IKIGANIRO MURI URWO RUGO				_
B7	N inde usubiza? 1 = Uwatoranyijwe 2 = Uwo mu rugo rwasimbuye				_

IGIKA E. UBUSHOBOZI KU BIJYANYE N'IMICUNGIRE N'IMIKORESHEREZE Y'AMAFARANGA

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

Muraho, nitwa.....,naganiriye na(IZINA RY'UWO MWAGANIRIYE KU BYEREKEYE URUGO) ku byerekeye uru rugo; none nifuzaga kuganira nawe by'umwihariko. Turaganira n'abantu ku bijyanye n'imibereho yabo hagamijwe guhuza ibitekerezo byatuma irushaho kuba myiza. Urugo rwanyu ni rumwe muzatoranyijwe gukorerwamo ibiganiro mu rwego rw'ubu bushakashatsi mu gihugu kandi ni wowe ubushakashatsi bwahisemo kugirana ikiganiro. Ikiganiro kiramara nk'isaha. Nshobora gutangira ikiganiro? (*Niba bidashobotse ako kanya, nimwumvikane ku gihe uzagarukiraho*). Ndagirango nkwiyeze ko ibyo turi buganire bizaguma kuba ibanga kandi ko nta n'aho amazina cg ikindi kiranga urugo rwanyu bizagaragara muri raporo y'ubu bushakashatsi.

Ndifuzaga ko tunganira ku bijyanye n'ubushobozi mu micungire n'imikoreshereze y'amafaranga

Mu ngo, abantu batandukanye bafata ibyemezo ku bijyanye n'imikoreshereze y'amafaranga. Ese ushobora kumbwira umuntu ushinze gufata icyemezo kijyanye n'imikoreshereze y'amafaranga cg umutungo w'urugo? Kuri ibi ndavugaga ibyemezo bijyanye no kugura ibintu na serivisi urugo rukenera ndetse no kumenya uburyo n'igihe cyo kuzigama no gukoresha amafaranga y'urugo.			
E1. Ni nde ufata ibyemezo byo gukoresha amafaranga umunsi ku wundi mu rugo rwanyu?			
	1= Wowe wenyine 2= Wowe hamwe n'uwo mwashakanye /mubana nk'abashakanye 3= Wowe hamwe n'abandi mubana mu rugo 4= Nta ruhare ubigiramo 5=Undi/abandi bantu bo mu muryango		_
EF2. Waba warigeze kumva zimwe muri serivisi z'imari zikurikira? MUSOMERE. IBISUBIZO BYINSHI			
01	Konti yo kuzigama muri Banki		_
02	Konti y'inguzanyo muri Banki		_
03	Ikarita ikoresheya mu kubikuzanya muri banki utarinze kujya aho banki ikorerera		_
04	Guhabwa serivisi za banki ukoresheje telefoni igendanwa		_
05	Guhabwa serivisi za banki ukoresheje murandasi		_
06	Serivisi za banki zigenewe abagore		_
07	Ikigo cy'imari iciriritse		_
08	Umurenge SACCOs		_
09	Kohereza/koherezwa amafaranga ukoresheje telefoni igendanwa		_
10	Ubwishingizi mu kwivuzanya		_
11	Ubwishingizi bw'ubuzima		_
12	Ubwishingizi mu buhinzi		_
13	Ubwishingizi kuw'icyo wateje impanuka		_
14	Ikigega cy'ubwishingizi bw'amafaranga yabikijwe mu ma banki cg ibigo by'imari iciriritse biramutse bihombye		_
15	Ikigo gishinzwe gukusanya amakuru ku nguzanyo		_
Ngiye kugusomera ibijyanye n'imyitwarire mu mikoreshereze no mu micungire y'imari, maze umbwire icyo ubizi ho.			
EF3	Mbere yuko ugura ikintu icyo ari cyo cyose, ubanza kureba niba icyo ugiye kugura ugifitiye ubushobozi? MUSOMERE. IGISUBIZO KIMWE	1 = Buri gihe 2 = Akenshi 3 = Rimwe na rimwe 4 = Gake cyane 5 = Nta na rimwe 6 = Simbizi	_
EF4	Waba wishyurira ku gihe inyemezabuguzi zawe? MUSOMERE. IGISUBIZO KIMWE	1 = Buri gihe 2 = Akenshi 3 = Rimwe na rimwe 4 = Gake cyane 5 = Nta na rimwe 6 = Simbizi	_

EF5	Waba ucungira hafi ibikorwa byawe bijyanye n'imikoreshereze no mu micungire y'imari? MUSOMERE. IGISUBIZO KIMWE	1 = Buri gihe 2 = Akenshi 3 = Rimwe na rimwe 4 = Gake cyane 5 = Nta na rimwe 6 = Simbizi	<input type="checkbox"/>
EF6	Utegura intego z'imikoreshereze n'imicungire y'imari z'igihe kirekire kandi ukaba ukora cyane kugira ngo uzigereho? MUSOMERE. IGISUBIZO KIMWE	1 = Buri gihe 2 = Akenshi 3 = Rimwe na rimwe 4 = Gake cyane 5 = Nta na rimwe 6 = Simbizi	<input type="checkbox"/>
EF7	Rimwe na rimwe abantu batekereza ko amafaranga binjiza adahagije mu kugura ibyo bakeneye mu gihe cy'ukwezi. Mu mezi 12 ashize, ibyo byaba byarakubayeho kangahe?	1 = Buri kwezi 2 = Rimwe na rimwe (birenze amezi abiri) 3 = Gake cyane (munsi y'amezi abiri) 4 = Nta na rimwe → Jya EF9	<input type="checkbox"/>
EF8	Ubwo uheruka gushirirwa n'amafaranga ukwezi kutarangiye, wabigenje ute mu buryo bukurikira? MUSOMERE. IBISUBIZO BYINSHI		
01	Nabikuje ku bwizigame bwanjye muri banki/ telefoni igendanwa/SACCO/ ikigo cy'imari iciriritse		<input type="checkbox"/>
02	Nagabanyije ibisohora amafaranga, ibindi ndabireka		<input type="checkbox"/>
03	Nagurishije ku byo nari ntunze		<input type="checkbox"/>
04	Nakoze nyuma y'amasaha asanzwe kugira ngo ninjize ayo ntari nsanzwe ninjiza		<input type="checkbox"/>
05	Nagujije ibyo kurya cg amafaranga mu bavandimwe/inshuti		<input type="checkbox"/>
06	Nagujije umukoresha cg inguzanyo ku mushahara		<input type="checkbox"/>
07	Nagujije amafaranga muri banki// telefoni igendanwa/SACCO/ ikigo cy'imari iciriritse		<input type="checkbox"/>
08	Natanze icyo ntunze ho ingwate		<input type="checkbox"/>
09	Natse inguzanyo mu kimina mbamo		<input type="checkbox"/>
10	Natse amafaranga muri "banki Lambert"		<input type="checkbox"/>
11	Nasabye inguzanyo/nabikuje mu kigega cy'ubwiteganyirize bw'izabukuru		<input type="checkbox"/>
12	Ubundi buryo (buvuge).....		<input type="checkbox"/>
13	Ntiyigeze ashirirwa		<input type="checkbox"/>
EF9	Hari amafaranga waba warateganyirije ibihe bidasanzwe yazakugoboka mu gihe cy'amezi 3, mu burwayi, watakaje akazi, ubukungu bwifashe nabi, cyangwa ibindi bihe bidasanzwe bikenera amafaranga mu buryo bwihuse?	1 = Yego 2 = Oya	<input type="checkbox"/>
Imyenda y'umurengera			
EF10	Ngiye kugusomera urutonde ry'ibyo abantu bivugiyeye ku bijyanye n'ikoresha ry'amafaranga no kwishyura imyenda. Umbwire niba nawe byarakubayeho cg bitarakubaho.		
1	Nakererewe kwishyura inguzanyo mu gihe kirenze amezi abiri (2) mu mezi 12 ashize	1 = Yego 2 = Oya 3 = Simbizi	<input type="checkbox"/>
2	Mfite imyenda 4 cyangwa irenga ngomba kwishyura	1 = Yego 2 = Oya 3 = Simbizi	<input type="checkbox"/>
3	Inguzanyo/imyenda irandemereye cyane	1 = Yego 2 = Oya 3 = Yanze gusubiza	<input type="checkbox"/>
4	Hari amafaranga nsigarana yo kuzigama nyuma y'uko maze kwishyura ibikenewe byose	1 = Yego 2 = Oya 3 = Simbyibuka	<input type="checkbox"/>
Ubumenyi mu gukoresha serivisi z'imari			
EF11	Dufate ko abantu b'inshuti batanu (5) bahawe impano y'amafaranga ibihumbi makumyabiri (20 000Frw). Abo bantu batanu (5) baramutse bagabanye ayo mafaranga ku buryo buri wese anganya n'undi, umwe yabona angahe?	1 = Nicyo 2 = Sicyo 3 = Igisubizo ntaho gihuriye n'ikibazo 4 = Simbizi 5 = Yanze gusubiza	<input type="checkbox"/>
EF12	Noneho dufate ko za nshuti ziyemeje gutegereza mu gihe cy'umwaka umwe (1) mbere yo kugabana ya mpano y'amafaranga ibihumbi makumyabiri (20 000Frw), ariko izamuka ry'ibiciro ntirihinduke. Nyuma y'umwaka baba bazashobora kugura....?	1 = Ibirenze ibyo bashoboraga kugura uno munsi 2 = Ibingana n'ibyo bashoboraga kugura uno munsi 3 = Ibiri munsi y'ibyo bashoboraga kugura uno munsi	<input type="checkbox"/>

		4 = Simbizi 5 = Yanze gusubiza				
EF13	Wagurije Inshuti yawe amafaranga ibihumbi bitanu (5 000Frw) ari ku mugoroba, umunsi ukurikiye agusubiza bya bitanu byawe. Yishyuye inyungu ingana ite kuri iyo nguzanyo?	1 = Nicyo 2 = Sicyo 3 = Igisubizo ntaho gihuriye n'ikibazo 4 = Simbizi 5 = Yanze gusubiza	<input type="checkbox"/>			
E6. Wambwira ari mu kihe kigero wemeranywa cg utemeranywa n'ibyo ngiye kugusomera, aho 1 = Ndabyemera cyane, 2 = Ndabyemera, 3 = Sibyemera, 4 = Simbyemera na gato:		Ndabyemera cyane	Ndabyemera	Simbyemera	Simbyemera na gato	Ntabizi
1	Muri rusange, iyo ugiye kugira icyo ukora, ubanza kugereranya uburyo bunyuranye bushoboka ukabona guhitamo ububeranye n'ibyo ukeneye.	1	2	3	4	5
2	Uzi neza icyo gukora mu gihe utishimiye serivisi cg ibyo wakorewe byerekeranye n'amafarangamu kigo cy'imari.	1	2	3	4	5
3	Mu gihe utanogewe na serivisi baguhaye watinyuka ukabaza ikitagenda neza muri banki /mu kigo cy'imari.	1	2	3	4	5
4	Ntacyo bikubwiye kuba ufite umwenda (ideni), icyangombwa ni ukubona icyo ukeneye.	1	2	3	4	5
5	Bibaye ngombwa ko ugirana amasezerano n'ikigo cy'imari; ubanza kumva neza ibikubiye muri ayo masezerano waba ugiye gusinya.	1	2	3	4	5
E7. Gukorera mu mucyo						
01	Ubwo uherutse guhabwa serivisi cg ibikorwa ku byerekeranye n'amafaranga, wumva amakuru wahawe yarumvikanaga neza?	1. Yego 2. Oya → 07 3. Ntabizi/nta gikorwa afitemu rwego rw'imari ; → 08				<input type="checkbox"/>
02	Waba warigeze uhabwa serivisi cg igikorwa n'ikigo cy'imari nyuma ugatungurwa (kugwa mu kantu) n'amafaranga baguciye?	1. Yego 2. Oya 3. Simbyibuka				<input type="checkbox"/>
03	Waba warigeze umenyeshwa impinduka zabaye mu byerekeye amafaranga baca kuri serivisi zitangwa n'ibigo by'imari cg ibikorwa byerekeranye n'amafaranga?	1. Yego 2. Oya, → 06 3. Simbyibuka, → 06				<input type="checkbox"/>
04	Amakuru baguhaye, bayaguhaye mu rurimi wumva?	1. Yego 2. Oya, → 07				<input type="checkbox"/>
05	Amakuru bayaguhaye mu buhe buryo?	1. Mu magambo 2. Ku buryo bwanditse 3. Ubundi Jya kuri → 08				<input type="checkbox"/>
06	UWASUBIJE OYA CG SIMBYIBUKA KURI 03: Wifuzaga amakuru ku byerekeye iki?	1. Amafaranga basigaye baca 2. Igihe bizatangirira 3. Gusobanurirwa uburyo bunyuranye nakwishyuramo 4. Amafaranga baca kuri serivisi/igikorwa cyerekeranye n'Imari 5. Ibyerekeye ibikorwa cg ibintu birebana n'Imari 6. Ikindi Jya kuri → 08				<input type="checkbox"/>
07	UWASUBIJE 'OYA' KURI 04 Ni iyihe mpamvu amakuru wahawe atumvikanaga?	1. Byari byanditse mu tunyuguti dutoya 2. Amakuru y'ingenzi ntiyagaragajwe ahantu hagaragara 3. Hakoreshejwe amagambo agoye kumva 4. Hakoreshejwe ururimi ntumva 5. Sinshobora gusoma kandi ntibansobanuriyemu magambo 6. Ikindi				<input type="checkbox"/>
08	Waba wemera ibyo ibigo by'imari byamamaza?	1. Yego 2. Oya				<input type="checkbox"/>
09	Ese buri gihe uteganya imikoreshereze y'amafaranga yawe?	1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe				<input type="checkbox"/>
10	Waba wibuka umubare w'amafaranga wakoreshije wowe ubwawe mu minsi irindwi ishize?	1. Yego, ndayibuka neza 2. Yego, nagereranya 3. Oya 4. Nta mafaranga nakoreshije				<input type="checkbox"/>
11	Ni kangahe ukurikirana uko amafaranga yawe yinjira n'uko asohoka?	1. Igihe cyose 2. Rimwe na rimwe				<input type="checkbox"/>

		3. Nta na rimwe	
12	Ni kangahe usagura amafaranga nyuma yo kwishyura ibikenewe by'ibanze? Niba ari NTA NA RIMWE; → 14	1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe	<input type="checkbox"/>

13. UWASUBIJE **IGIHE CYOSE/RIMWE NA RIMWE** KU KIBAZO **E7.12 MUBAZE:**
Ukoresha iki amafaranga wasaguye? (SOBANUZA NEZA KO NTA KINDI YABA YIBAGIWE)

NTUMUSOMERE. IBISUBIZO BYINSHI

	1	Kuyazigama ku mpamvu zinyuranye	<input type="checkbox"/>
	2	Kuyashora mu cyunguka (mu bucuruzi)	<input type="checkbox"/>
	3	Kuyagura ibintu by'agaciro mu buryo bwo kuyabikamo	<input type="checkbox"/>
	4	Kuyagura ibidakenewe cyane nk'imikino kuri mudasobwa, gusohoka, inzoga, itabi, imisatsi	<input type="checkbox"/>
	5	Kuyaguriza abandi	<input type="checkbox"/>
	6	Kwishyura amadeni	<input type="checkbox"/>
	7	Ikindi (Kivuge)	<input type="checkbox"/>
14	Ubona ibigo by'imari bigufata neza?	1. Yego 2. Oya 3. Simbizi 4. Ntibimureb a	<input type="checkbox"/>
15	Waba warigeze uterwa ubwoba, ukorerwa ihohoterwa, usuzugurwa cyane n'umuntu utanga serivisi mu kigo cy'imari?	1. Yego 2. Oya 3. Ntiyigeze azikoresha	<input type="checkbox"/>
16	Waba warigeze wimwa ibyo ufiteye uburenganzira cg uyobywa n'umuntu utanga serivisi mu kigo cy'imari?	1. Yego 2. Oya 3. Ntiyigeze azikoresha	<input type="checkbox"/>
17	Waba warigeze ugurishwa serivisi n'ikigo cy'imari cg ikigo cy'itumanaho nyuma y'aho ugasanga ataricyo wifuzaga cg kitagufiteye inyungu cyane?	1. Yego 2. Oya 3. Ntiyigeze azikoresha 4. Ntibimureb a	<input type="checkbox"/>
18	Waba warigeze guhabwa inguzanyo n'umuntu wo mu kigo cy'imari atabanje gusesengura niba ufite ubushobozi bwo kuyishyura?	1. Yego 2. Oya 3. Ntibimureb a	<input type="checkbox"/>

Kugera ku ntego

EF14	Haba hari intego yihariye isaba amafaranga menshi urimo ugerageza kugeraho?	1 = Yego 2 = Oya. Jya kuri QF	<input type="checkbox"/>
EF15	Ni iyihe ntego y'ingenzi kurusha izindi urimo ugerageza kugeraho muri iki gihe? NTUMUSOMERE. IGISUBIZO KIMWE		
	1	Kugura ubutaka	<input type="checkbox"/>
	2	Kugura cg kubaka inzu/ibyumba mu igorofa yo guturamo	
	3	Kugura cg kubaka inzu/ibyumba mu igorofa yo gukodesha cg yo kuzagurisha nyuma	
	4	Kwimukira mu nzu yawe/inzu nziza cg ibyumba mu igorofa byiza kurusha iyo wari urimo	
	5	Kwishyura igikorwa gikomere (urugero: gushyingira, kurongora/kurongorwa, kubyara)	
	6	Kwirihira amashuri cg kuyarihira abo mu muryango wawe	
	7	Kwirihira ikiruhuko/gusura abantu/gutembera	
	8	Kugura ibintu byo gukoresha (urugero: Imodoka, telefoni, TV, ibikoresho byo mu nzu n'ibindi)	
	9	Kugura inyongera musaruro/ibikoresho nkenerwa mu by'ubucuruzi/ ibikorwa by'ubuhinzi (urugero: imashini zihinga, n'izindi mashini)	

10	Gutangiza cg kwagura ibikorwa by'ubucuruzi		
11	Ibindi (bivuge).....		
12	Ntayo		
13	Simbizi		
EF16.1	Urimo gukora iki/wakoze iki mu mezi 12 ashize kugira ngo ugere kuri iyo ntego? MUSOMERE. IBISUBIZO BYINSHI.		
EF16.2	Niba hari igisubizo kirenze kimwe muri EF 16.1 BAZA: Wakoresha cg urakoresha ubuhe buryo bw'ingenzi kugira ngo wishyure..... [KORESHA IGISUBIZO YAGUHAYE KURI EF15]? MUSOMERE IBISUBIZO BYOSE YAGUHAYE KURI EF16.1. IGISUBIZO KIMWE	E16.1	E16.2
1	Natse inguzanyo muri banki/lkigo cy'imari cyemewe muri Banki nkuru y'igihugu	<input type="checkbox"/>	
2	Natse inguzanyo muri banki lambert	<input type="checkbox"/>	
3	Natse inguzanyo mu kimina	<input type="checkbox"/>	
4	Nafashe inguzanyo/avansi ku mushahara	<input type="checkbox"/>	
5	Natse inguzanyo mu muryango/inshuti/aho ntuye/aho nsengera	<input type="checkbox"/>	
6	Natse inguzanyo mu iduka	<input type="checkbox"/>	
7	Natse inguzanyo ku bayitanga bakoresha ikoranabunga (urugero: Mokash)	<input type="checkbox"/>	
8	Nakoresheje ubwizigame muri banki/banki y'iposita/umwishingizi/umudandaza	<input type="checkbox"/>	
9	Nakoresheje ubwizigame bwo mu kimina	<input type="checkbox"/>	
10	Nakoresheje ubwizigame nari mfite mu nshuti/abavandimwe	<input type="checkbox"/>	
11	Nakoresheje ubwizigame nari mfite ahantu h'ibanga	<input type="checkbox"/>	
12	Nagurishije amatungo	<input type="checkbox"/>	
13	Nagurishije umutungo utari amatungo (urugero: imodoka, ibicuruzwa, ibikoresho byo mu nzu, ubutaka)	<input type="checkbox"/>	
14	Nahawe ubufasha/impano n'inshuti/abavandimwe/aho ntuye (ntagombaga kwishyura)	<input type="checkbox"/>	
15	Nagabanyije ibitwara amafaranga/nahinduye imyitwarire mu bitwara amafaranga	<input type="checkbox"/>	
16	Nahawe ibintu/ibikoresho ku nguzanyo	<input type="checkbox"/>	
17	Nakoze birengejeho/nabonye akazi kiyongera kuko mfite	<input type="checkbox"/>	
18	Naguze ikintu nzishyura mu byiciro	<input type="checkbox"/>	
19	Ubwishingizi bw'uburezi	<input type="checkbox"/>	
20	Ibindi (bivuge).....	<input type="checkbox"/>	
21	Simbizi (ntubisome)	<input type="checkbox"/>	
22	Yanze gusubiza (ntubisome)	<input type="checkbox"/>	

IGIKA QF. IMITANGIRE MYIZA YA SERIVISI Z'IMARI

QF1	Ubu ngiye gusoma urutonde rw'abatanga serivisi z'imari. Kuri buri kigo cyangwa urwego rutanga serivisi z'imari, umbwire niba warigeze gukoresha serivisi z'imari zihatangwa. MUSOMERE Icyitonderwa: Kuri buri rwego rutanga serivisi z'imari muri QF1, BAZA QF2, QF3, QF4, QF5, QF6 na QF7 mbere yuko ubaza urwego cg ikigo gitanga serivisi z'imari rukurikiye cg gikurikiyeho
QF2	Ikigo ukorana nacyo cyaba gitanga nibura serivisi imwe muri izi zikurikira (MUSOMERE): ubwizigame, kwakira/kohereza amafaranga, ubwishingizi, inguzanyo cg gushora imari? Singombwa ko wowe ukoresha izo serivisi z'imari, icyo nshaka kumenya gusa ni uko izo serivisi z'imari zihatangwa [Yego=1] [Oya = 2]
QF3	Ikigo ukorana nacyo cyaba gitanga serivisi gikoresheje ikoranabuhanga aho gutanga amafaranga mu ntoki? Bishobora kuba ari ugukoresha uburyo bwa telefoni igendanwa cg ubundi buryo bw'ikoranabuhanga, ikarita ishyirwaho amafaranga cg ukoresha ukura amafaranga kuri konti yawe, ubundi buryo bukoreshwa hakirwa cg hoherezwa amafaranga mu buryo bw'ikoranabuhanga [Yego = 1 Oya = 2].
QF4	Waba ufite konti ikwanditseho mu kigo cy'imari [vuga izina ry'ikigo]? [Yego=1 Oya=2]
QF5	Ubu waba ukoresha[vuga izina ry'ikigo]? [Yego=1 Oya=2]
QF6	Ni ibihe bikorwa bikurikira waba warakoranye na[vuga izina ry'ikigo]? EREKANA IKIRANGO. IBISUBIZO BYINSHI.
QF7a	Muri rusange, serivisi zitangwa n'ikigo na..... [vuga izina ry'ikigo] zikunogeye ku kigero kingana gite? EREKANA IKIRANGO. IGISUBIZO KIMWE.
QF7b	Uheruka gukorana na ... [vuga izina ry'ikigo] ryari? EREKANA IKIRANGO. IGISUBIZO KIMWE.
QF8	NIBA AKORANA N'IKIGO GITANGA SERIVISI KIMWE GUSA, QF8=QF1; JYA KURI QF9 Ni ikihe muri ibi bikurikira..... (HUZA N'IBISUBIZO KURI QF1) kigufasha kurusha ibindi mu gukoresha no gucunga amafaranga?

	QF1	QF2		QF3		QF4		QF5		QF6				QF7a	QF7b	QF8
		Yego	Oya	Yego	Oya	Yego	Oya	Yego	Oya	REBA IBIRANGO				IKIRANGO	IKIRANGO	
1. Banki y'ubucuruzi	<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. Ikigo cy'imari iciriritse(kitari 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"/>
3. Ikigo cy'imari gitanga inguzanyo ariko kitakira ubwizigame	<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. Ikoreshamari rya telefoni igendanwa	<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"/>
6. Ikigo gitanga serivisi z'ubwishingizi	<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. Ikigo cy'ubwiteganyirize	<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. Ikimuna wizigamamo cyangwa wakamo inguzanyo	<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. Ishyirahamwe ryo kuzigama no kuguriza	<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. Nta na kimwe mu byavuzwe haruguru [NTUMUSOMERE]	<input type="checkbox"/>	JYA KU GIKA GIKURIKIRA														

IBIRANGO BYA QF6

Ibikorwa	Ikirango
1. Amafaranga yabikijwe cyangwa yabikujwe	1
2. Kugura ikarita yo guhamagara y'inyongera cg kwishyura inyemezabuguzi (fagitire) hakoreshejwe telefoni igendanwa	2
3. Kwishyura amafaranga y'ishuli	3
4. Kwishyura inyemezabuguzi yo kwivuzza, inzu, gutwara imyanda, amashanyarazi, amazi, imirasire, televiziyo, n'ikindi icyo aricyo cyose	4
5. Kwishyura umusoro, ibihano, kwishyura serivisi, n'ubundi bwishyu bwa serivisi zitangwa na Leta	5
6. Koherereza umuntu amafaranga cg kuyakira	6
7. Kwakira amafaranga avuye muri Leta	7
8. Kwakira amafaranga avuye ku mukoresha	8
9. Kwishyura serivisi z'ubwishingizi cg guhabwa indishyi mu by'ubwishingizi	9
10. Kuguza amafaranga	10
11. Kuzigama amafaranga	11
12. Gushora imari	12
13. Kwishyura ibintu cg serivisi aho bicururizwa, aho bagurisha ibyo kurya cg ahandi hantu hacururizwa	13

IBIRANGO BYA QF7a

Ikigero	Ikirango
Ndanyuzwe	1
Biri mu rugero	2
Sinyuzwe	3

IBIRANGO BYA QF7b

Ejo hashize/Uyu muni	1
Mu minsi 7 ishize	2
Mu minsi 30 ishize	3
Mu minsi 60 ishize	4
Iminsi irenga 60 ariko iri muni ya 90	5
Iminsi irenga 90 ariko iri muni y'amezi 6	6
Amezi arenga 6 ariko iri muni y'amezi 12	7
Hejuru y'amezi 12 ashize	8

QF9	Kubera iki uvuga ko... (SOMA IGISUBIZO MURI QF8) ... ari ingenzi cyane mu mikoreshereze y'amafaranga yawe? NTUMUSOMERE. IBISUBIZO BYINSHI	
	1 = Kugera kuri serivisi ku buryo bworoshye	<input type="checkbox"/>
	2 = Umutekano w'amafaranga	<input type="checkbox"/>
	3 = Mu buryo bunoze	<input type="checkbox"/>
	4 = Ibiciro bya serivisi z'imari	<input type="checkbox"/>
	5 = Kuboneka bitagaranye	<input type="checkbox"/>
	6 = Icyizere	<input type="checkbox"/>
	7 = Ikindi (kivuge).....	<input type="checkbox"/>

IGIKA UF. IKORESHA RYA SERIVISI Z'IMARI

UF1	Nagira ngo dukomeze kuganira ku bigo by'imari mukorana umaze kumbwira. Icyitonderwa: Reba neza ibigo bitanga serivisi ubazwa yakubwiye kuri QF1 maze ubaze UF1, UF2, UF3, UF4 mbere yo kubaza ikindi kigo gitanga serivisi z'imari yakubwiye. NIBA ADAFITE KONTI IMWANDITSEHO KURI QF4, MUBAZE: Waba ukoresha konti yo muri [vuga izina ry'ikigo] (MUSOMERE) [1. y'undi muntu?; 2. y'itsinda?] IBISUBIZO BYINSHI
UF2	Waba warafunguje konti ryari muri [Vuga izina ry'ikigo]? (Niba afite konti irenze imwe, mubaze ku yo yafunguje bwa nyuma.) MUSOMERE. KORESHA IKIRANGO KU RUTONDE RUKURIKIRA. IGISUBIZO KIMWE
UF3	(NIBA YASUBIJE 1, 2 cg 3 KURI UF2, MUBAZE): Ni izihe mpapuro wasabwaga kugira ufungure konti muri [vuga izina ry'ikigo]. NTUMUSOMERE. IBISUBIZO BYINSHI. KORESHA IKIRANGO KU RUTONDE RUKURIKIRA
UF4	Mu bikurikira wambwira ibyo ufite mu [Vuga izina ry'ikigo]? MUSOMERE. IBISUBIZO BYINSHI.

	P1	UF1		UF2	UF3						UF4			
		Konti y'undi muntu	Konti y'itsinda	IKIRANGO	KORESHA IBIRANGO BIRI HEPFO						konti yo kuzigama	Konti yo kubitsa no	Amakonti y'igihe kigenwe	Inguzanyo itarishyurwa
1. Banki y'ubucuruzi		<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. Ikigo cy'imari iciriritse(kitari 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"/>
3. Ikigo gitanga inguzanyo ariko kitakira ubwizigame		<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. Ikigo gikoresha amafaranga kuri telefoni igendanwa		<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. Ikigo gitanga serivisi z'ubwishingizi		<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. Ikigo cy'ubwiteganyirize		<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. Ikimuna wizigamiramo cyangwa wakamo inguzanyo		<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. Ishyirahamwe/itsinda		<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. Nta na kimwe mu bimaze kuvugwa (NTUBISOME)		<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"/>

KODE Y'URUTONDE UF2

	Ikirango
Mu mezi atandatu ashize	1
Kuva ku mezi 6 kugeza ku mwaka	2
Hgati y'umwaka n'imyaka 2	3
Hagati y'imyaka 2 n'imyaka 5	4
Imyaka 5 cg irenga	5
Simbizi	6

KODE Y'URUTONDE UF3

	Code
Indangamuntu	1
Urwandiko rw'abajya mu mahanga	2
Uruhushya rwo gutwara ikinyabiziga	3
Ikarita y'itora	4
Ifoto ngufi	5
Ifishi yuzuzwa n'usaba	6
Ifishi yujujweho abantu bakuzi	7
Ikigaragaza aho umuntu abarizwa	8
Nomero ya telefoni igendanwa	9
Email	10
Ibiranga konti yawe muri banki	11
Icyemezo kigaragaza umutungo winjiza	12
Izina n'aho ubarizwa ariko bidasaba impapuro zibigaragaza	13
Ibindi (bivuge).....	98
Simbizi	96

IGIKA G. IMICUNGIREY'AMAFARANGA: KUZIGAMA/ISHORAMARI

G1	Abantu bafite uburyo bwinshi butandukanye bwo gusobanura icyo kuzigama bivuze. Ni ikihe muri ibi bikurikira utekereza ko gisobanura neza icyo KUZIGAMA bivuze? MUSOMERE, IGISUBIZO NI KIMWE	1 = Kubika amafaranga ahantu hahariye cg kuri konti aho afite umutekano 2 = Kubika amafaranga ku ruhande kugira ngo utayakoresha ako kanya 3 = Kubika amafaranga kugira ngo agende yiyongera uko ibihe bihita n'uko ugenda uyongera 4 = Kwibikira amafaranga kure kugira ngo uzayakoreshe igikorwa cy'ingenzi 5 = Kubika amafaranga ku ruhande kugirango uzabashe kuyakoresha ikintu kihariye mu gihe kizaza	<input style="width: 20px; height: 20px;" type="checkbox"/>
G2	Kuri wowe muri ibi bikurikira ni ibihe by'ukuri? MUSOMERE		
1	Wigomwa ikintu kugira ngo ugire icyo uzigama.	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
2	Wumva ko ugomba kuzigamira ibihe biruhije/bibi n'ubwo umutungo/ubushobozi bwawe bwaba ari buke.	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
3	Wumva ko ari byiza kubitsa amafaranga yawe ahari umutekano aho kugira icyo uyakoresha ngo yiyongere.	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
4	Uzigamira cg ushyira amafaranga iruhande ugamije kuzayakoresha ikintu runaka kandi ntuyakoresha mu yindi gahunda utayazigamiye.	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
5	Uzigamira cg ushyira amafaranga iruhande ugamije kuzayakoresha ikintu runaka ariko wageraho ukayakoresha mbere aho kuyakoresha muri ya gahunda yari iteganyijwe.	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
6	Hari icyo uzi kuri serivisi zihari z'ubwiteganyirize bw'izabukuru	1=Nibyo, 2=Sibyo	<input style="width: 20px; height: 20px;" type="checkbox"/>
GS3	Ni igihe kigufi kingana iki bigusaba ngo ugire amafaranga udakoresha ashobora kuba ubwizigame bwawe? MUSOMERE. IGISUBIZO KIMWE		
1	Umunsi umwe		<input style="width: 20px; height: 20px;" type="checkbox"/>
2	Icyumweru kimwe		
3	Ukwezi kumwe		
4	Umwaka umwe		
5	Igihe kirenze umwaka		
6	Ntacyo azi (Ntubisome)		

G3a	Komeza utekereze ku bijyanye no kuzigama cg kubika amafaranga: Wambwira muri ibi bikurikira ibyo ukora? 1 = Yego, 2 = Oya				
G3b	NIBA USUBIZA AZIGAMA MURI BANKI/IKIGO CY'IMARI ICIRIRITSE/TELEFONI IGENDANWA, MUBAZE: Ubitsa mu yihe Banki/Ikigo cy'imari? NTUMUSOMERE. IBISUBIZO BYINSHI: REBA IKIRANGO CYA BANKI KURI LISITI				
GS4c	Ni ubuhe muri ubu buryo bwo kuzigama bukunogeye kurusha ubundi? MUSOMERE. IGISUBIZO KIMWE				
GS4d	Ni iyihe mpamvu y'ingenzi yatumye uzigama muri ubwo buryo (reba kuri GS4c)? KORESHA LISITI Y'IBIRANGO				
UBURYO BWO KUZIGAMA		G3a	G3b	GS4c	GS4d
1	Kuzigama kuri Banki (REBA KURI LISITI YA BANKI)	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>
2	Kuzigama mu bigo by'imari iciriritse n'izindi SACCO zitari umurenge SACCO	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
3	Kuzigama ukoresheje Mobile Money (Telefoni igendanwa). Urugero: Mokash	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
4	Ubwishingizi ku mashuri y'abana	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
5	Ikigega EJOHEZA n'Iterambere (RNIT)	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
5a	Ikigega Iterambere (RNIT)	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
6	Ubwiteganyirize bw'abikorera ku giti cyabo. Urugero: ITUZE, etc.	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
7	Kuzigama mu murenge SACCO	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
8	Kuzigama mu mpapuro mpeshamwenda	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
9	Kuzigama amafaranga y'izabukuru (harimo Isandugu y'ubwiteganyirize y'u Rwanda)	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
10	Kuzigama muri koperative, amatsinda, Ibimina	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
11	Kuzigama (kubitsa) ku muntu w'aho mutuye ushobora kuyakubikira neza	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
12	Kuzigama (kubitsa) ku muntu wo mu rugo/ umuryango wawe ushobora kukubikira neza	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
13	Kugura ibintu uzagurisha nyuma mu buryo bwo kuzigama	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
14	Kuzigama ahantu h'ibanga mu rugo	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
15	Ahandi, sobanura	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		
16	Nta bwizigame	<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>		

LISITI Y'IBIRANGO BYA GS4d.

Kuba hafi/Kuhagera mu buryo bworoshye	1
Ikoreshwa byoroshye	2
Ibisabwa biroroshye kubyuzuzwa	3
Kugera ku bwizigame mu buryo bworoshye	4
Kudakoresha ikoranabuhanga/murandasi ishobora kubura cyangwa guhagarara	5
Kwizera ko amafaranga afite umutekano wo kutibwa/gushya	6
Kubizera/kubamenya	7
Kubona inyungu zishimishije	8
Kubera ko abandi (abo mu muryango/ishyirahamwe/abanyamuryango/Inshuti) babikoresha	9
Bituma umuntu abona inguzanyo ku buryo bworoshye	10
Ikindi (kivuge).....	98

GS5	Wemeranya cyangwa ntiwemeranya ku rugero rungana rute yuko [uburyo buruta ubundi bwo kuzigama ukoresha buvugwa muri Q GS4C] bugufasha kugera ku ntego yawe?	
1	Ndabyemera cyane	_
2	Simbyemera simbihakana	
3	Simbyemera na gato	
4	Simbizi	

Niba atazigama → G5

GS6	Uzigama kenshi kangana gate [uburyo buruta ubundi bwo kuzigama ukoresha buvugwa muri Q GS4c)?	
1	Ku munsu	_
2	Mu cyumweru	
3	Mu kwezi	
4	Iyo mbonye amafaranga arenze ayo nkeneye	
5	Ikindi (kivuge).....	
GS7	Igihe uherukira kuzigama ukoresheje uburyo ukoresha kuruta ubundi wambwiye (Q GS4c) wazigamye amafaranga angahe?	Rwf

G4	Ni iki ahanani uzigamira cg ubikira amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE GUSA JYA KU GIKA H	01 = Kugira ngo tuzayifashije mu bihe bigoye/biri imbere 02 = Amafaranga yo kwivuzwa biteganyijwe cg bitunguranye 03 = Amafaranga y'ikindi gitunguranye kitari ukwivuzwa 04 = Ubukwe / ibijyanye n'ubukwe; 05 = Amafaranga yo gukoresha mu gushyingura 06 = Uburezi cg amafaranga y'ishuri 07 = Ibikoresho bijyanye n'ubuhinzi (ifumbire,) 08 = Kugura amatungo 09 = Kugura ibikoresho byo munzu/radio, frigo, 10= Gushaka ikintu kizafasha umuryango wanjye igihe nzaba maze kwitaba Imana 11 = Kugura inzu/isambu cg kubaka inzu 12 = Guteganyiriza izabukuru 13 = Gusana/ kuvugurura/kongera inzu 14 = Ikindi, sobanura.....	_ _
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Jya kuri → GS8

BAZA UWASUBIJE KO ATAZIGAMA

GS5	Hari impamvu nyinshi zituma abantu badashora imari cg batazigama. Wambwiye ko utigeze ushura imari cg ngo uzigame. Ni ukubera iyihe impamvu?	
	<ul style="list-style-type: none"> MUREKE AKUBWIRE IBYO WE ATEKEREZA. IBISUBIZO BYINSHI BIRASHOBOKA. SOBANUZA NEZA KO NTA ZINDI MPAMVU YABA YIBAGIWE 	
01	Sinigeze mbitekereza	_ _
02	Mpitamo gusohora amafaranga ku bindi bintu nkeneye kurushaho	_ _
03	Mpitamo kuyashora mu bindi byunguka nk'inyubako, ubutaka, amatungo	_ _

04	Simbikeneye, abana banjye bazanyitaho	<input type="checkbox"/>
05	Nzigama ku bundi buryo, nko kuyabika imuhira	<input type="checkbox"/>
06	Sinashobora kubona amafaranga yanjye ndamutse nyakeneye	<input type="checkbox"/>
07	Sinshaka kuzigama	<input type="checkbox"/>
08	Sinkeneye kuzigama	<input type="checkbox"/>
09	Sinsobanukiwe n'ibyerekeye gushora imari no kuzigama	<input type="checkbox"/>
10	Nta mafaranga ngira yo kuzigama cg gushora	<input type="checkbox"/>
11	Nta konti ngira muri banki	<input type="checkbox"/>
12	Birahenze cyane	<input type="checkbox"/>
13	Nta kazi ngira	<input type="checkbox"/>
14	Sinsobanukiwe na serivisi ziboneka mu gushora imari/kuzigama	<input type="checkbox"/>
15	Guhitamo mu byinshi cyane bihari bituma ndasobanukirwa neza (biransoba)	<input type="checkbox"/>
16	Ikindi (Kivuge).....	<input type="checkbox"/>
17	Simbizi (NTUMUSOMERE. IGISUBIZO KIMWE.)	<input type="checkbox"/>

BAZA BOSE

GS8	Hari uburyo bwinshi bwo kuzigama amafaranga butari kuyashyira ahasanzwe hazwi ho kuzigama nko mu bigo by'imari. Bamwe bagura ibintu nk'uburyo bwo kuzigama. Waba ufite bumwe mu buryo bukurikira ukoresha wizigamira? MUSOMERE.		
	Gushora imari	Ndabukoresha	Simbukoresha
1.	Umutungo (inyubako)	<input type="checkbox"/>	<input type="checkbox"/>
2.	Ikibanza	<input type="checkbox"/>	<input type="checkbox"/>
3.	Imirima/ubuhinzi/ubworozi	<input type="checkbox"/>	<input type="checkbox"/>
4.	Ibigega by'ubwisungane	<input type="checkbox"/>	<input type="checkbox"/>
5.	Impapuro mpeshamwenda za Leta cg abandi	<input type="checkbox"/>	<input type="checkbox"/>
6.	Kugura imigabane mu kigo runaka	<input type="checkbox"/>	<input type="checkbox"/>
7.	Imitungo nk'imitako bambara ku mubiri ifite agaciro, izahabu n'ibindi	<input type="checkbox"/>	<input type="checkbox"/>
8.	Ubwizigame bw'igihe kizwi	<input type="checkbox"/>	<input type="checkbox"/>

GS9	Waba ufite ubwiteganyirize bw'izabukuru, cyangwa ufite ubwizigame bw'amasaziro?	1 = Yego 2 = Oya 3 = Simbizi	<input type="checkbox"/>
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GS10	NIBA ARI YEGO MURI GS9 BAZA: Muri izi nteruro zikurikira ni iki wemeranywa nacyo? MUSOMERE. IBISUBIZO BYINSHI		
		Yego	Oya
1.	Uzi ibyo uzagerwa mu bwiteganyirize bwawe bw'izabukuru	<input type="checkbox"/>	<input type="checkbox"/>
2.	Wishimiye imyaka iteganyijwe y'izabukuru nibyo ugenerwa nk'ubwiteganyirize kuri uwo mwaka	<input type="checkbox"/>	<input type="checkbox"/>
3.	Usobanukiwe ibyo ugenerwa nk'ubwiteganyirize mu zabukuru	<input type="checkbox"/>	<input type="checkbox"/>

IGIKA H. IMICUNGIRE Y'AMAFARANGA - INGUZANYO

H1. Wemera/Ntiwemera ibi bikurikira? MUSOMERE			
1	Wirinda kuguza amafaranga niyo ubishoboye.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
2	Wahitamo kuzigama kugira ngo uzabashe kugura icyo ukeneye udafashe inguzanyo.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
3	Udafashe inguzanyo ntabwo wabasha kwishyurira abana amashuri.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
4	Iyo ugujije amafaranga wumva nta kibazo biguteye kuyishyura nyuma gato y'igihe wazazeranye.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
5	Kuba ushobora kuguza amafaranga igihe uyakeneye bifite akamaro kuruta umubare w'amafaranga ugomba kwishyura.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>

6	Ni byiza gukomeza kuzigama kuruta gukoresha ayo mafaranga y' ubwizigame wishyura umwenda.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
7	Wigeze kureba amakuru ku nguzanyo zawe mu kigo gishinzwe gukusanya amakuru ku nguzanyo.	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>
8	<u>Uzi ingaruka zo kutishyura inguzanyo wahawe.</u>	1 = Ndabyemera, 2 = Simbyemera	<input type="checkbox"/>

H2.IMITERERE Y'INGUZANYO

H2a	Mu mezi 12 ashize haba hari umuntu cyangwa ikigo cyakugurije amafaranga?	1=Yego; 2=Oya Niba H2a =1 → H2c	<input type="checkbox"/>
H2b	Ni iyihe mpamvu y'ingenzi yatumye utaguzamafaranga? NTUMUSOMERE. IGISUBIZO KIMWE GUSA		
01	Sinakeneye kuguzamafaranga		<input type="checkbox"/>
02	Sinashatse kuguzamafaranga/ Sinizera ibyo kuguzamafaranga		
03	Ubwoba bwo kutabasha kwishyura amafaranga		
04	Amafaramanga y'inyungu atangwa ku nguzanyo ni menshi		
05	Sinzi aho baguza amafaramanga		
06	Sinzi uburyo umuntu akoresha asaba inguzanyo		
07	Nta ngwate mfite		
08	Simfite ibisabwa n'ibigo by'imari		
09	Umugore/umugabo wanjye, umuryango cg abandi ntibanyemerera kuguzamafaranga		
10	Nagerageje kuguzamafaranga ariko ntibanyemerera inguzanyo		
11	Ikindi (kivuge)		
H2c	Mu mezi 12 ashize haba hari umuntu cyangwa ikigo wishyuye amafaramanga?	1=Yego; 2=Oya	<input type="checkbox"/>
H3	Mu mezi 12 ashize haba hari ibintu/serivisi wabonye ku ideni ukabyishyura nyuma?	1=Yego; 2=Oya	<input type="checkbox"/>

H4:

H4a.	Wambwira muri ibi bikurikira icyo wakoze mu mezi 12 ashize? Niba usubiza atarigeze aguzamafaranga → H6	1 = Yego 2 = Oya
H4b	Niba usubiza yaragujije muri Banki/ikigo cy'imari iciriritse/Mobile Money (MTN), Mubaze: Wagujije mu kihe kigo cy'imari? IBIZUBIZO BYINSHI BIRASHOBOKA. REBA IKIRANGO KURI LISITI Y'IBIGO.	
HC4c	Niba usubiza yarasabye inguzanyo mu kigo kirenze kimwe, mubaze: Ni mu kihe kigo ukunda kwakamo inguzanyo kurusha ibindi? MUSOMERE. IGISUBIZO KIMWE.	
HC4d	Niba usubiza yarasabye inguzanyo mu kigo kirenze kimwe, MUBAZE: Vuga impamvu y'ingenzi ituma aricyo wasabyemo inguzanyo (Reba kuri G HC4)? MUSOMERE. IGISUBIZO KIMWE.	

H4	IBIJYANYE N'INGUZANYO/UBURYO BIKORWA. Komeza utekereze ku bijyanye no kuguzamafaranga.	H4a	H4b	HC4c	HC4d
01	Kuguzamafaranga muri banki (REBA KURI LISITI YA BANKI), NIBA BANKI ARI IMWE GUSA, ANDIKA 99 MU KANDI KAZU KA KABIRI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02	Kuguzamafaranga mu kigo cy'imari iciriritse cg muri SACCO itari Umurenge SACCO (REBA KURI LISITI YA ZA MFI) NIBA BANKI ARI IMWE GUSA, ANDIKA 99 MU KANDI KAZU KA KABIRI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
03	Kuguzamafaranga mu kigo gitanga inguzanyo ariko kitakira ubwizigame	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
04	Kwiguriza ukoresheje telefone/Mobile Money: Urugero: Mokash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
05	Kuguzamafaranga mu murenge SACCO	<input type="checkbox"/>			
06	Kubona inguzanyo muri Leta (VUP-Ubudehe)	<input type="checkbox"/>			
07	Kuguzamafaranga ku mukoresha	<input type="checkbox"/>			
08	Kuguzamafaranga mu itsinda ryo kubitsa no kuguriza muri koperative, amatsinda, Ibimina	<input type="checkbox"/>			
09	Kuguzamafaranga ku muntu uguriza abantu aho mutuye / banki Lambert	<input type="checkbox"/>			
10	Kuguzamafaranga/kubona ibintu ariko uzishyura nyuma bivuye ku muntu ugurishaho ibihingwa (kotsa imyaka) cg itsinda ry'abahinzi - borozi	<input type="checkbox"/>			
11	Kuguzamafaranga mu rusengeru cg andi mashyirahamwe ubamo agoboka abantu	<input type="checkbox"/>			
12	Kuguzamafaranga uzishyura ku muntu wo mu muryango/inshuti	<input type="checkbox"/>			
13	Guhabwa amafaramanga utazishyura uyahawe n'umuntu wo mu muryango/inshuti	<input type="checkbox"/>			
14	Gufata ibintu mu iduka, butike ukazishyura nyuma	<input type="checkbox"/>			

15	Kuguza ahandi hantu hatavuzwe (sobanura).....	___
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LISITI Y'IBIRANGO BYA HC4d

Kubona amafaranga vuba bishoboka	1
Inyungu nkeya ku nguzanyo	2
Igihe kikoroheye cyo kwishyura inguzanyo	3
Amafaranga yishyurwa buri kwezi ntavunanye	4
Uburyo bwo kwishyura inguzanyo bwumvikanwaho	5
Ntabwo barebye uko usaba inguzanyo yishyuye izo yafashe ahandi	6
Ntibasaba icyangombwa cy'umukoresha	7
Serivisi itangwa mu buryo bunozze	8
Ntibasaba ingwate	9
Kugira ubunararibonye mu bigo by'imari	10
Gutanga inguzanyo ntibishingiye kucyo izakoreshwa	11
Intera/hafi y'ikigo gitanga inguzanyo	12
Ikindi (kivuge).....	98

H5	Amafaranga menshi muyo wagujije yari ayo gukora iki? (NTUMUSOMERE, IGISUBIZO KIMWE GUSA)		
01	Amafaranga yo kwivuzza/kwivuzza byihutirwa		
02	Ikindi cyihutirwa kitari ukwivuzza		
03	Amafaranga yo gukoresha mu gushyingura		
04	Uburezi cg amafaranga y'ishuri		
05	Amafaranga yo gukoresha mu mibereho isanzwe		
06	Amafaranga yo kugura ibijyanye n'ubuhinzi nk'imbuto, ifumbire		
07	Kugura amatungo	___	
08	Yari ayo gucuruza		
09	Kugura ibikoresho by'ubuhinzi		
10	Kwishyura irindi deni		
11	Kugura ubutaka, Isambu/Inzu		
12	Kubaka /gusana inzu		
13	Ikindi (sobanura)		
H6	Ni iki cy'ingenzi washingiraho mu guhitamo aho waguza amafaranga igihe ubikeneye? NTUMUSOMERE, IGISUBIZO KIMWE GUSA		
1	Inyungu ku nguzanyo iri hasi		
2	Uburyo bwo kwishyura bwiza		
3	Kubona amafaranga vuba		
4	Gushobora kubona ibisabwa kugira ngo ubone inguzanyo		
5	Uburyo bworoshye bwo kuyisaba	___	
6	Icyizere		
7	Nta mahitamo afite hagati y'abaguriza		
8	Ntabizi		
9	Ibindi (sobanura).....		
H6a	BAZA ABAGURIZWA AMAFARANGA: Ni ku kihe kigero wemera cyangwa uhakana [VUGA IKIGO KIVUGWA MURI H4C] cyagufashije kugera ku ntego wihaye? NTUSOME. IGISUBIZO KIMWE		
1	Ndabyemera cyane		
2	Biri mu rugero		
3	Simbyemera na gato		
4	Ntacyo mbiziho	___	
H6b	Waba wemera cg uhakana ibi ngiye kugusomera? MUSOMERE IBYO USHAKA KO AGIRA ICYO AVUGAHO		
1	Igihe wahabwaga inguzanyo, waba waramenyeshewe mu buryo burambuye ibijyanye n'andi mafaranga ajyanye nayo nk'umufuragiro n'andi mafaranga ugomba gutanga	1 = Ndabyemera 2= Simbyemera 3= Simbizi	___
2	Umufuragiro n'andi mafaranga usabwa kugira ngo uhabwe inguzanyo aba yasobanuwe kandi bigaragara neza impamvu agomba gutangwa, cyangwa aragaragara	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi	___
3	Waciwe umufuragiro n'andi mafaranga utari witeze	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi	___
4	Ikigo cyangwa uwakuguriye cya(ya)gukase amafaranga ku buryo utateganyaga	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi	___
5	Ntabwo wumvise neza impamvu ucibwa umufuragiro n'andi mafaranga agenda ku nguzanyo	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi	___

H6c	Ubona ute inyungu wishyuye ku nguzanyo ntoya wahawe? NTUSOME. IGISUBIZO KIMWE	
1	Ijana rito/Inyungu ntoya	
2	Iri mu rugero	
3	Ni umurenge/ni munini	
4	Simbizi	
H7a	BAZA BOSE: Mu mezi 6 ashize, waba warigeze kwaka inguzanyo mu bigo bikurikira ukayimwa? Yego=1, Oya=2, Ntibimureba=3	
1	Banki	<input type="checkbox"/>
2	SACCO	<input type="checkbox"/>
3	Ikigo cy'Imari iciriritse	<input type="checkbox"/>
4	Telefoni/Mokash	<input type="checkbox"/>
5	Ikimina	<input type="checkbox"/>
H7b	NIBA F7a=1,2 na 3, BAZA: Ni iyihe mpamvu y'ingenzi yatumye bayikwima? NTUMUSOMERE. IGISUBIZO KIMWE	
1	Ntashobora kubona ubwishyu	<input type="checkbox"/>
2	Nta rupapuro ahemberwaho afite	
3	Nta ngwate	
4	Umutungo yinjiza ni muke	
5	Afite indi myenda (amadeni) myinshi	
6	Ushinzwe itsinda ry'inguzanyo yanyatse ruswa nanga kuyitanga	
7	Ntabizi	
8	Ikindi (Kivuge)	
H8a	NIBA YARATSE INGUZANYO AKORERESHEJE TELEFONI/MOKASH [Reba QF6-10 na H4a (4), BAZA: Waba warigurije kenshi kangana iki ukoresheje telefoni /MOKASH? Wavuga ko ari/byari? MUSOMERE.	
1	Buri muni	<input type="checkbox"/>
2	Buri cyumweru	
3	Buri kwezi	
4	Buri gihembwe	
5	Gake	
H8b	Ubwo uheruka kwiguriza ukoresheje telefoni/MOKASH watse angaha?	Rwf
	Yanze gusubiza	95
	Ntabyibuka	96

IGIKA I. IMICUNGIRE Y'AMAFARANGA: UBWISHINGIZI

Twese dukunda guhura n'ibidusaba amafaranga rimwe na rimwe bidateganyijwe bigatuma tudashobora gukora ibyari biteganyijwe.

I1a Wambwira ikintu cyabaye mu mezi 12 ashize kigatuma utanga amafaranga mutateganyije bigatuma mudashobora kwishyura ibindi bintu? MUSOMERE. 1 = Yego, 2 = Oya			
II1b	NIBA UBAZWA AVUZE IBIBAZO BIRENZE KIMWE, MUBAZE: Ni ikihe muri ibi wavuze cyagize ingaruka nini ku bukungu bw'urugo rwanyu? MUSOMERE. IGISUBIZO KIMWE.		
		I1a	I1b
1	Gutakaza akazi k'umwe mu bagize urugo		
2	Uburwayi bukomeye bw'umwe mu bagize urugo		
3	Gupfa k'uwo mufitanye isano/umwe mu bagize urugo		
4	Kwibwa kimwe mu mutungo w'urugo		
5	Kwibwa ibicuruzwa		
6	Kwibwa ibihingwa/amatungo		
7	Gutakaza ibintu by'urugo mu nkongi y'umuriro/umwuzure/imvura		
8	Kwangirika kw'ibihingwa/amatungo kubera umuriro/umwuzure/imvura		
9	Gutakaza umutungo/inzu/isambu		
10	Guhomba mu bucuruzi		
11	Ubumuga butewe n'impanuka/indwara		
12	Kubungabunga ibikoresho byo mu buhinzi/ibikoresho by'ubucuruzi		
13	Gusubira inyuma k'ubukungu		
14	Kuzamuka kw'ibiciro		
15	Ikindi (kivuge).....		
16	Nta bibazo nahuye nabyo (NTUMUSOMERE)		

KU GISABA AMAFARANGA CYARI GIFITE INGARUKA KURUSHA IBINDI, BAZA:

II1c	Wowe cg urugo rwawe mwakoze iki igihe mwahuraga (ikibazo cyavuzwe muri L1b) ... cyabasabaga amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE.		
1	Nagurishije umutungo kugira ngo mbone amafaranga		
2	Nagurishije amatungo kugira ngo mbone amafaranga		
3	Nagabanyije ibituma nshora amafaranga		
4	Nategereje/Nasabye ubufasha		
5	Natse inguzanyo mu nshuti/abavandimwe		
6	Natse inguzanyo ku mukoresha		
7	Natse inguzanyo muri banki		
8	Natse inguzanyo ahandi		
9	Nakoresheje ubwizigame bwanjye		
10	Nakoresheje ubwishingizi bwanjye		
11	Ntacyo nakoze JYA KURI I2		
12	Nagereranyije ibiciro kugira ngo ntahendwa		
13	Nahinduye ibyo nakoreshaga nja ku bindi		
14	Naretse ibyemezo bimwe na bimwe		
15	Simbizi		
16	Ikindi (kivuge).....		
II1d	Ni kuruhe rugero wemera cg utemera ko [uburyo bwavuzwe muri II1c] bwagufashije kwikura muri icyo kibazo		
1	Byaramfashije cyane		
2	Byaramfashije		
3	Ntibyamfashije		
4	Ntibyamfashije na gato		
II1e	NIBA YARAKORESHEJE UBWISHINGIZI (10 MURI II1c); BAZA: Byatwaye igihe kingana iki kugira ngo wishyurwe? MUSOMERE. IGISUBIZO KIMWE.		
1	Nishyuwe mu gihe gisanzwe		
2	Nishyuwe nkuko byari biteganyijwe mu masezerano		
3	Ubwishyu bwaratinze		
4	Ntabizi		
I2	Wambwira muri izi nteruro ngiye kugusomera ibyo wemera? MUSOMERE		
1	Gufata ubwishingizi ntabwo ari uburyo bwo kwizigama kubera ko batishyura amafaranga.	1=Ndabyemera, 2=Simbyemera, 3=Ntabizi	
2	Kugira ubwishingizi ni uburyo bwiza bwo kwiteganyiriza igihe ibihe bikubanye bibi.	1=Ndabyemera, 2=Simbyemera, 3=Ntabizi	

3	Ni byiza kugira/kuba ufite ubwizigame bwakugoboka mu bihe bibi kuruta kugira ubwishingizi	1=Ndabyemera, 2=Simbyemera, 3=Ntabizi	<input type="checkbox"/>
4	Uzi neza uburyo ubwishingizi bukora.	1=Ndabyemera, 2=Simbyemera, 3=Ntabizi	<input type="checkbox"/>
5	Ni wowe bireba gufata ingamba zo guteganya ibizishyurwa igihe cy'ishyururwa ryawe.	1=Ndabyemera, 2=Simbyemera, 3=Ntabizi	<input type="checkbox"/>

II3a	Waba ufite ubwishingizi buciriritse, nk'ubwishingizi mu by'ubuhinzi?	1 = Yego 2 = Oya Jya kuri II3c 3 = Simbizi Jya kuri II3c	<input type="checkbox"/>
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II3b	NIBA ARI YEGO, BAZA: Ni ubuhe bwoko bw'ubwishingizi buciriritse ufite? NTUMUSOMERE. IBISUBIZO BYINSHI.		
1	Ubuhinzi – Ibihingwa		<input type="checkbox"/>
2	Ubuhinzi –Amatungo		<input type="checkbox"/>
3	Ubundi (kivuge).....		<input type="checkbox"/>

NIBA UBAZWA ADASOBANUKIWE NO GUKORESHA UBWISHINGIZI BUCIRIRITSE, MUSOMERE IBISOBANURO MAZE UBAZE II3C

UMUKARANI W'IBARURA ARASOMA: Ubwishingizi buciriritse bushatse kuvuga serivisi zifasha kwirinda ibibazo ingo zifite amikoro make cg abakora batanditswe mu mategeko aho umusanzu w'ubwishingizi uba ari muto/utaremereye abawutanga, ubarwa ku gihe runaka byumvikanyweho n'ikigo gitanga ubwishingizi (ikigo cy'ubwishingizi cg ikigo cy'ubwishingizi buciriritse) azishyura amafaranga yumvikanyweho vuba bishoboka kugira ngo bifashe umuntu wahuye n'ikibazo kimutera igihombo (Urugero: kubura umusaruro, gupfusha amatungo, kubura umutungo, urupfu, impanuka, uburwayi,...).

II3c	Ubwu umaze gusobanukirwa ubwishingizi buciriritse, waba waba wifuza gukoresha ubwishingizi buciriritse?	1 = Yego 2 = Oya	<input type="checkbox"/>
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II3d NIBA IGISUBIZO ARI YEGO MURI II3c, BAZA: Wumva wafata ubuhe bwishingizi buciriritse? **MUSOMERE. IBISUBIZO BYINSHI.**

1	Ubuhinzi- Ibihingwa		<input type="checkbox"/>
2	Ubuhinzi –Amatungo		<input type="checkbox"/>
3	Ubuhinzi-Uburobyi		<input type="checkbox"/>
5	Ubwishingizi bw'ubuzima		<input type="checkbox"/>
6	Gushyingura		<input type="checkbox"/>
7	Inguzanyo		<input type="checkbox"/>
8	Ubuwuzi		<input type="checkbox"/>
9	Urugo		<input type="checkbox"/>
10	Impanuka		<input type="checkbox"/>
11	Ubumuga		<input type="checkbox"/>
12	Ubucuruzi		<input type="checkbox"/>
13	Ikindi (kivuge).....		<input type="checkbox"/>

I3a	Wambwira ubwishingizi muri ubu bukurikira ufite?	1=Yego, 2=Oya	<input type="checkbox"/>
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I3b	Niba usubiza adafite ubwishingizi bw'indwara cg Mutuelle de Sante baza: Waba ufite ubundi bwishingizi?	1=Yego, 2=Oya, 3=Ntabizi	<input type="checkbox"/>
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I3	Ubwishingizi bw'ubuzima	I3a	I3b
I3.1	Ubwishingizi bw'ubuzima (harimo RAMA, MMI, Mediplan,...) – ntiharimo Mutuelle de Sante (MdS)	<input type="checkbox"/>	<input type="checkbox"/>
I3.2	Mutuelle de Sante (MdS)	<input type="checkbox"/>	<input type="checkbox"/>
I4	Waba ufite bumwe muri ubu bwishingizi bukurikira?		
1	Ubwishingizi bwishyura ibyo wangije (Third party insurance)	1 = Yego, 2 = Oya	<input type="checkbox"/>
2	Ubwishingizi bw'uburezi (Education insurance)	1 = Yego, 2 = Oya	<input type="checkbox"/>
3	Ubwishingizi bw'urugo (Household insurance)	1 = Yego, 2 = Oya	<input type="checkbox"/>
4	Ubwishingizi bw'ubuzima (Life insurance)	1 = Yego, 2 = Oya	<input type="checkbox"/>
5	Ubwishingizi bujyanye n'inguzanyo wafashe (Credit life - linked to a loan)	1 = Yego, 2 = Oya	<input type="checkbox"/>
6	Isanduku y'ubwiteganyirize y'u Rwanda/Rwanda Social Security Board (RSSB)	1 = Yego, 2 = Oya	<input type="checkbox"/>
7	Ubwishingizi bw'izabukuru butari ubwa RSSB (Private pension)	1 = Yego, 2 = Oya	<input type="checkbox"/>
8	Ubwishingizi mu buhinzi-bworozi (Agriculture insurance - crop and livestock)	1 = Yego, 2 = Oya	<input type="checkbox"/>
9	Amafaranga y'ingoboka/amafaranga yihuse yo kwivuzwa	1 = Yego, 2 = Oya	<input type="checkbox"/>
10	Ubundi bwishingizi (buvuge).....	1 = Yego, 2 = Oya	<input type="checkbox"/>

Niba usubiza afite bumwe mu bwishingizi bwavuzwe muri I4 Jya kuri I6

I5	Hari impamvu zitandukanye zituma abantu batagira ubwishingizi. Ni iyihe mpamvu y'ingenzi ituma udafite ubundi bwishingizi? NTUMUSOMERE. IGISUBIZO KIMWE.		
1	Ntiyigeze abyumva / ntazi ibijyanye n'ubwishingizi		<input type="checkbox"/>
2	Ntazi uburyo bukora		
3	Ntazi uko yabubona/aho yabubona		
4	Nta cyizere afitiye ibigo by'ubwishingizi		
5	Arifasha mu bundi buryo – ntabwo akeneye		

6	Ntashaka gutekereza ku bintu bibi bishobora kuba	
7	Nta bushobozi afite bwo kubufata	
8	Ntibemera kwishyura iyo ubisabye	
9	Ikindi (kivuge)	

I6	Ni nde uzishyura ibijyanye n'ishyingurwa ryawe? NTUMUSOMERE. IGISUBIZO KIMWE.	
1	Ngomba kubiteganya mbere yo gupfa/narabiteganyije	
2	Umuryango wanjye	
3	Abaturanyi (community)	
4	Umukoresha	
5	Itsinda ry'ingobyi	
6	Ntabizi	
7	Abandi (bavuge)	

IGIKA J. IMICUNGIRE Y'AMAFARANGA: KOHEREZA/KOHEREREZWA AMAFARANGA

J1a	Mu mezi 6 ashize hari umuntu waba warohereje amafaranga imbere mu gihugu?	1=Yego, 2=Oya	<input type="checkbox"/>
J1b	Mu mezi 6 ashize hari umuntu waba warohereje amafaranga hanze y'igihugu (Afurika y'iburasirazuba, Ahandi)?	1=Yego, 2=Oya	<input type="checkbox"/>
Niba J1a=2 na J1b=2, → J3a			

J2a.1. Mu mezi 6 ashize, ni nde woherereje amafaranga? NTUMUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA						
1	Uwo bashakanye	<input type="checkbox"/>				
2	Umwana	<input type="checkbox"/>				
3	Umubyeyi	<input type="checkbox"/>				
4	Undi muntu wo mu muryango	<input type="checkbox"/>				
5	Inshuti	<input type="checkbox"/>				
6	Umuntu ukugurishaho ibintu/business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Umuntu wangurije	<input type="checkbox"/>				
8	Ishuri ribanza, ryisumbuye cg rikuru	<input type="checkbox"/>				
9	Undi, sobanura.....	<input type="checkbox"/>				

J2a.2. Mu bantu woherereje amafaranga mu mezi 6 ashize, ni nde woherereje kenshi? NTUMUSOMERE, IGISUBIZO KIMWE						
1	Uwo bashakanye					
2	Umwana					
3	Umubyeyi					
4	Undi muntu wo mu muryango					
5	Inshuti					<input type="checkbox"/>
6	Umuntu ukugurishaho ibintu/business					
7	Umuntu wangurije					
8	Ishuri ribanza, ryisumbuye cg rikuru					
9	Undi, sobanura.....					

J2b.2. Igihe wohererezaga (J2a.2.....) amafaranga yari ahagana he? IGISUBIZO KIMWE GUSA						
1	Mu cyaro					
2	Mu mujyi					<input type="checkbox"/>
3	Muri Afurika y'iburasirazuba (EAC);					
4	Ahandi					
J2c. Ni nyuma y'igihe kingana iki woherereza (J2a.2.....) amafaranga? IGISUBIZO KIMWE GUSA						
1	Buri cyumweru					
2	Mu byumweru 2					
3	Buri kwezi					<input type="checkbox"/>
4	Buri gihembwe					
5	Rimwe mu mwaka					
6	Rimwe na rimwe					

J2d. Ni ubuhe buryo muri ubu bukurikira ukoresha woherereza amafaranga? MUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA						
1	Kuyanyuzza kuri banki ikayohereza/Kwishyura kuri konti ya banki					
2	Iposita					<input type="checkbox"/>
3	Western Union/ Money gram/Dahabshill, Rwanda cash...					<input type="checkbox"/>
4	Me2U (Cell phone top-up);					<input type="checkbox"/>
5	Mobile Money (MTN, Tigo, Airtel, MoCash,)					<input type="checkbox"/>
6	Bus cg Taxi					<input type="checkbox"/>
7	Gutuma umuntu uganyye k'uwo uyoherereje					<input type="checkbox"/>
8	Kuyijyanira wowe ubwawe					<input type="checkbox"/>
9	Ubundi buryo					<input type="checkbox"/>
J2e. Ubwo uheruka koherereza (J2a.2.....) amafaranga, wamwoherereje angaha? IGISUBIZO KIMWE						

J3a	Mu mezi 6 ashize waba warakiriye amafaranga yoherejwe n'undi muntu uri mu gihugu imbere?	1= Yego 2= Oya	<input type="checkbox"/>
J3b	Mu mezi 6 ashize waba warakiriye amafaranga yoherejwe n'undi muntu uri hanze y'igihugu?	1= Yego 2= Oya	<input type="checkbox"/>
Niba J3a=2 na J3b=2 ; → J5a			

J4a. Mu mezi atandatu ashize, ni nde wakoherereje amafaranga? NTUMUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA			
1	Uwo bashakanye		<input type="checkbox"/>
2	Umwana		<input type="checkbox"/>
3	Umubyeyi		<input type="checkbox"/>
4	Undi muntu wo mu muryango		<input type="checkbox"/>
5	Inshuti		<input type="checkbox"/>
6	Umukiriya/business		<input type="checkbox"/>
7	Umuntu yaguriye		<input type="checkbox"/>
8	Undi, sobanura.....		<input type="checkbox"/>

KURI J4b NA J4c: NIBA YAROHEREREJWE NA BENSHI, BANZA UMENYE UWAMWOHEREREJE KENSHI:

J4b. Igihe wohererezwaga amafaranga na..... yari ahagana he? IGISUBIZO KIMWE GUSA			
1	Mu cyaro		<input type="checkbox"/>
2	Mu muji		
3	Muri Afurika y'Iburasirazuba (EAC);		
4	Ahandi		
J4c. Ni nyuma y'igihe kingana ikiakoherereza amafaranga? IGISUBIZO KIMWE GUSA			
1	Buri cyumweru		<input type="checkbox"/>
2	Buri byumweru 2		
3	Buri kwezi		
4	Buri gihembwe		
5	Rimwe mu mwaka		
6	Rimwe na rimwe		

J4d. Ni ubuhe buryo bw'ingenziakoherereza amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE GUSA			
1	Kuyanyuza kuri banki ikayohereza/Kwishyura kuri konti ya banki		<input type="checkbox"/>
2	Iposita		
3	Western Union/ Money gram/Dahabshill		
4	Me2U (Cell phone top-up);		
5	Mobile money (MTN, Tigo, Airtel);		
6	Bus cg Taxi		
7	Gutuma umuntu warujeahondi		
8	Kuyizanira we ubwe		
9	Ubundi buryo		
J4e. Ni iki cy'ingenzi wakoreshije amafaranga wohererejwe na.....? IGISUBIZO KIMWE GUSA			
1	Gushora imari		<input type="checkbox"/>
2	Gucuruza		
3	Naguze ibiribwa/imyambaro		
4	Nishyuye ishuri		
5	Nishyuye kwa muganga/imiti		
6	Nishyuye ibijyanye no guhamba		
7	Kugura inzu cg kuyubaka		
8	Kwishyura ubukode bw'inzu		
9	Ikindi (kivuge).....		

J5a	Waba warigeze kohereza cg kwakira amafaranga ukoresheje telefoni igendanwa? IGISUBIZO KIMWE	1 =Yego, narayakiriye 2 =Yego, narayohereje 3=Yego, narayakiriye naranayohereje 4 = Oya Niba J5a = 4 → J6a	<input type="checkbox"/>
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J5b	Mu mezi 6 ashize waba warohereje cg waroherejwe amafaranga ukoresheje telefoni igendanwa? IBISUBIZO BYINSHI BIRASHOBOKA	1 = Yego, narayakiriye 2 = Yego, narayohereje 3 = Yego, narayakiriye naranayohereje Niba J5b = 1,2 cg 3 → Gika K 4 = Oya	<input type="checkbox"/>
J6a	Utekereza ko uzakoresha telefoni igendanwa wohereza cg wohererezwa amafaranga?	1=Yego → Gika K 2=Oya	<input type="checkbox"/>
J6b. Ni iyihe mpamvu y'ingenzi ituma utazakoresha telefoni igendanwa wohereza cg wohererezwa amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE GUSA			
1	Nta cyizere		<input type="checkbox"/>
2	Biragoye		
3	Ababikoresha bari kure		
4	Birahenze		
5	Nta telefoni igendanwa imwegereye		
6	Ahitamo ubundi buryo bwo kohereza/kwakira amafaranga		
7	Nta byangombwa byo kwiwandikisha afite		
8	Ntibijyanye n'ibyo akeneye		
9	Ikindi (kivuge).....		

IGIKA K. IBIKORWA BYA BANKI/IBIGO BY'IMARI ICIRIRITSE/UMURENGE SACCO

K1. IBIKORWA BYA BANKI

K1.1	Wambwira niba ibi bikurikira ari ukuri? MUSOMERE		
A	Udakora ntushobora gufunguza konti muri banki.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
B	Kugira konti muri banki bituma kubona inguzanyo byoroha.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
C	Ushobora kubaho ku buryo bworoshye udafite konti muri banki.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
D	Ibyinshi mubyo banki zikora n'ahandi birakorwa.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
E	Ugirira banki icyizere ku bijyanye n'amafaranga yawe.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
F	Kubitsa no kubikuzza muri banki n'iby'abantu nkawe.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>
G	Amabanki yakirana abantu ikinyabupfura.	1=Nibyo, 2=Sibyoy, 3=Ntabizi	<input type="checkbox"/>

K1.2. UBURYO IBIKORWA BYA BANKI BIKWIRAKWIZWA HOSE:			
Ubu tugiye kuganira ku buryo bwimbitse ku bijyanye n'amabanki.			
K1.2.1	Waba ufite Konti muri banki (yaba ari yawe bwite cg usangiye n'abandi)?	1 = Yego 2 = Oya Niba K1.2.1 = 2 → K1.6	<input type="checkbox"/>
KB2	Waba ukoresha konti ya banki yanditse mu mazina y'undi muntu?	1 = Yego 2 = Oya Jya kuri K1.6	<input type="checkbox"/>
K1.2.1b	Ni mu yihe (zihe) banki? (Reba ikirango kuri lisiti y'amabanki. Niba afite banki 1, aha kabiri uzuzamo 99)	1. <input type="checkbox"/> <input type="checkbox"/> 2. <input type="checkbox"/> <input type="checkbox"/>	
KB4	Ufite amakonti angahe mu mabanki atandukanye ari mu mazina yawe bwite? IGISUBIZO KIMWE	1= Imwe Jya kuri KB6 2= Ebyiri 3= Zirenze ebyiri	<input type="checkbox"/>
KB5	Wavuze ko ufite amakonti abiri cyangwa arenga, niba ayo makonti uyafite mu banki atandukanye, ni iyihe banki muri zo ufata nka banki yawe y'ingenzi?	<input type="checkbox"/>	
KB6a	Tukivuga kuri konti yo muri banki yawe y'ingenzi, iyo konti waba uyikoresha mu gihe kingana iki ugereranyije? IGISUBIZO KIMWE	1 = Ku munsu 2 = Buri cyumweru 3 = Buri Kwezi 4 = Rimwe mu mezi 3 Jya kuri KB7a 5 = Gake Jya kuri KB7a 6 = Simbizi	<input type="checkbox"/>
KB6b	Waba ubikuzza amafaranga yawe yose akigera kuri konti yawe?	1 = Yego Jya kuri KB7b 2 = Oya 3 = Simbizi	<input type="checkbox"/>
KB7a	(Niba adakoresha amakonti kenshi-ikirango 4 na 5 kuri KB6a, BAZA): Ni izihe mpamvu nyamukuru zituma udakoresha konti yawe kenshi wakira cyangwa wishyura amafaranga? NTUMUSOMERE. IBISUBIZO BYINSHI		
KB7b	(Niba abikuzza amafaranga ye yose akigera kuri konti, BAZA): Kubera iki ubikuzza amafaranga yawe yose akigera kuri konti?		
		KB7a	KB7b
1	Gukoresha konti/ikarita yanjye birahenze cyane	<input type="checkbox"/>	<input type="checkbox"/>
2	Gukoresha konti/ikarita yanjye biraruhije cyane	<input type="checkbox"/>	<input type="checkbox"/>
3	Konti/ikarita yanjye ntabwo ifite serivise zose /uburyo nkeneye	<input type="checkbox"/>	<input type="checkbox"/>
4	Aho mpahira ntibemera kwishyurwa hakoreshejwe ikarita	<input type="checkbox"/>	<input type="checkbox"/>
5	Nkunda kwishyura nkoresha amafaranga mu ntoki	<input type="checkbox"/>	<input type="checkbox"/>
6	Sinizera banki yanjye	<input type="checkbox"/>	<input type="checkbox"/>
7	Simfite amafaranga ahagijye yatuma nkoresha konti buri gihe	<input type="checkbox"/>	<input type="checkbox"/>
8	Kwirinda umwenda/Kureka kugura	<input type="checkbox"/>	<input type="checkbox"/>
9	Kwirinda kubikuzza bitemewe n'amategeko cyangwa ubujura	<input type="checkbox"/>	<input type="checkbox"/>
10	Ikindi, (Kivuge)	<input type="checkbox"/>	<input type="checkbox"/>
KB8	Tukivuga ku kuba wishimira konti ukunda gukoresha, ni ibiki biyiranga wishimira kurusha ibindi? NTUMUSOMERE. IBISUBIZO BYINSHI		
1	Amafaranga acibwa buri kwezi ajyanye no gukoresha konti	<input type="checkbox"/>	<input type="checkbox"/>

2	Inyungu ku bwizigame			
3	Amafaranga acibwa kubera ayikoresha byihariye (urugero, Kubikuza ku cyuma cya banki cyangwa kubitsa (ATM))			
4	Kugera byoroshye ku cyuma gitanga amafaranga (ATM)			
5	Kugera byoroshye ku mashami ya banki			
6	Kugera byoroshye kuri murandasi ya banki			
7	Gukorana ku buryo bworoshye na banki hakoreshejwe telefoni igendanwa			
8	Gukoresha serivise zinyuze kuri telefoni igendanwa na murandasi ya banki byoroheye abagana banki			
9	Serivisi zinogeye abagana amashami ya banki			
10	Ubudakemwa mu byo bakora			
11	Nejejwe no kugira konti nkiyo nkoresha muri iyo banki			
12	Ikindi, (kivuge).....			
KB9	Konti yawe muri banki yaba igufasha gukoresha neza amafaranga yawe?	1 = Yego 2 = Oya 3 = Simbizi		
KB10	Ku bijyanye na konti yawe y'ingenzi, wemeranywa ute n'ibi bikurikira? MUSOMERE 1= Nibyo, 2= Sibyo, 3= Simbizi			
1	Igihe wafunguraga konti, wasobanuriwe mu buryo burambuye amafaranga ucibwa agendanye no gukoresha konti			
2	Igihe wafunguraga konti, abakozi ba banki bakweretse uburyo butandukanye maze wihitiramo			
3	Igihe wafunguzaga konti, wagiye ku ishami rya banki uzi ubwoko bwa konti ugiye gufunguza			
4	Uramutse ukeneye gufungura indi konti uyu muni, wahitamo konti nkiyo wafunguye			
5	Wagira inama Inshuti zawe cg abo mu muryango wawe gufunguza konti nk'iyawe			
6	Konti mfite ntitwara amafaranga menshi			
7	Amafaranga akatwa kuri konti yawe arumvikana kandi ntakugora kuyabona			
8	Ukeneye ubujyanama mu byerekeye amafaranga, wagana abakozi ba banki bakaguha amakuru yizewe			
KB11	Mu mwaka ushize, waba waratekereje ukomeje gufungura konti mu yindi banki cg guhindura ubwoko bwa konti bitandukanye n'iyi ukunda gukoresha? IGISUBIZO KIMWE			
1	Watekereje ukomeje gufungura konti muri banki nshya			
2	Watekereje ukomeje guhindura konti yawe y'ingenzi yo muri banki yawe y'ubu			
3	Oya, ntabwo watekereje gufungura konti nshya mu mwaka washize			
KB12	Mu mwaka ushize waba warafunguye konti muri banki nshya cyangwa warahinduye konti yawe wakundaga gukoresha? IGISUBIZO KIMWE			
1	Wafunguye konti muri banki nshya Jya kuri KB13			
2	Wahinduye ubwoko bwa konti wakundaga gukoresha Jya kuri KB13			
3	Oya, ntabwo wigeze uhindura konti muri banki umwaka ushize Jya kuri KB14			
KB13	Kubera iki wafunguye konti mu yindi banki? NTUMUSOMERE. IBISUBIZO BYINSHI			
1	Nabonye itangazo kuri konti nifuzaga			
2	Nabigiriwemo inama n'inshuti n'abavandimwe			
3	Sinari nishimiye imikorere ya konti nari mfite			
4	Konti yo mu yindi banki ni nziza kurusha iyo nakoreshaga			
5	Amafaranga ayigendaho ari muni ya konti nakoreshaga			
6	Umushara wanyije n'ibindi nishyurwa binyuzwa kuri konti nshya			
7	Ikindi, (kivuge).....			
KB14	Reka noneho tuvuge kubunararibonye bwawe muri serivisi z'imari zitangwa muri banki: Kuri buri serivisi ngusomera, urambwira niba "1=Ntayo wigeze", 2=Wari uyifite mu gihe cyashize", cyangwa "3=Ubu urayifite"			
		Ntayo nigeze	Nari nyifite mu gihe cyashize	Ndayifite
1	Ikarita ikoresha icyuma cya banki (ATM)/Ikarita igufasha kuba wakwishyura uyikoresheje			
2	Ikarita ikwemerera umwenda			
3	Konti ubitsaho cg ubikuzaho igihe nyirayo abishakiye			
4	Konti ikorwaho ku gihe cyagenwe			
5	Konti yo kwizigama			
6	Inguzanyo watswe ingwate			
7	Inguzanyo yihuse (imanurambabura)			
8	Inguzanyo			
9	Kwishyura ukoresheje ikoranabuhanga/Mobile money			
10	Ibirango bya Banki USSD (Urugero *120*)			
11	Serivise za banki hakoreshejwe murandasi (internet)			
12	Serivise za banki hakoreshejwe telefoni igendanwa			
KB15	Ubusanzwe ukoresha kangaha ibikorwa bya banki bikurikira? MUSOMERE 1 = Buri muni cyangwa kenshi gashoboka 2 = Nibura rimwe mu cyumweru			

	3 = Nibura rimwe mu kwezi 4 = Gake mu mwaka 5 = Rimwe mu mwaka 6 = Simbizi 7 = Nta na rimwe				
KB16	Ukoresha ubuhe buryo ku [shyiramo ibyo yavuze kuri KB15]? KORESHA IBIRANGO BIKURIKIRA 1 = Banki 2 = ATM; icyuma gifatirwaho amafaranga ukoresheje ikarita ya banki 3 = Gukorana na banki kuri murandasi 4 = Gukorana na banki hakoreshejwe telefoni igendanwa 5 = Ikarita ya banki 6 = Ikirango USSD 7 = Ikindi (kivuge).....				
		BK15	BK16		
1	Gufata amafaranga ukoresheje sheki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Kubitsa amafaranga kuri konti muri banki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Kubitsa kuri konti muri banki ukoresheje sheki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Kubikuzwa amafaranga kuri konti yawe muri banki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Kwishyura abantu/inyemezabuguzi ukoresheje sheki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Kohereza amafaranga hagati y'amakonti yawe ubwawe muri banki	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Kohereza kuri konti y'undi muri banki amafaranga avuye kuri konti yawe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Kwakira amafaranga kuri konti avuye ku wundi muntu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Kubona ikigaragaza uko konti yawe yakoreshejwe mu gihe runaka	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Kugura ikarita yo guhamara	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Ikindi, (kivuge).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Nta na kimwe muri byo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

BAZA ABADAFITE KONTI MURI BANKI (NIBA K1.2.1 =2 (Oya))

K1.6	BAZA ABADAFITE KONTI MURI BANKI Ni iyihe mpamvu y'ingenzi udafite konti muri Banki? NTUMUSOMERE. IGISUBIZO KIMWE GUSA	01 = Sinyikeneye – Nta mafaranga ahagije yo gutuma mfungura konti 02 = Sinashobora kurekeraho amafaranga asabwa 03 = Amafaranga baca kuri serivisi zabo ni menshi 04 = Banki ziri kure 05 = Amasaha ya Banki ntanyura 06 = Simfite ibyangombwa bisabwa 07 = Sinzi uburyo bwo kubisaba 08 = Sinumva inyungu yo kugira konti muri banki 09 = Nta cyizere mfiteye banki 10 = Banki ntimpamvu serivisi nkeneye 11 = Nshobora kubona serivisi nkeneye ahandi 12 = Nkeneye uruhushya rw'undi muntu kugira ngo nyifunguze 13 = Ikindi (kivuge)	<input type="checkbox"/>
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K2. IBIGO BY'IMARI ICIRITSE NA SACCO ITARI UMURENGE SACCO

K2.1a	Waba ufite konti mu kigo cy'imari iciriritse? KORESHA LISTE YA MFI	1 = Yego 2 = Oya Niba ari Oya → K2.2	<input type="checkbox"/>
K2.1b2	Waba warakoresheje konti yawe yo mu kigo cy'imari iciriritse muri uyu mwaka?	1 = Yego Niba ari Yego → K2.1d 2 = Oya	<input type="checkbox"/>
K2.1c	Niba atarigeze akoresha konti ye uyu mwaka, baza: Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti? NTUMUSOMERE-IGISUBIZO KIMWE GUSA		
	1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo 3 = Irahenze 4 = Iragoranye 5 = Imikorere itanoze 6 = Ikindi, sobanura.....		<input type="checkbox"/>
KM2.1d	Ese konti yawe mu kigo cy'imari iciriritse igufasha gucunga amafaranga yawe neza?	1 = Yego 2 = Oya 3 = Simbizi	<input type="checkbox"/>
K2.2	BAZA ABADAFITE KONTI MU KIGO CY'IMARI ICIRITSE Ni iyihe mpamvu y'ingenzi ituma udafite konti mu kigo cy'imari iciriritse? NTUMUSOMERE. IGISUBIZO KIMWE GUSA	01 = Ntayikeneye – Nta mafaranga ahagije yo gutuma yafungurakonti 02 = Sinashobora kurekeraho amafaranga asabwa 03 = Amafaranga baca kuri serivisi zabo ni menshi 04 = Ibigo by'imaribiri kure 05 = Amasaha y'ibyo bigo by'imari ntanyura 06 = Ntafite ibyangombwa bisabwa 07 = Ntazi uburyo bwo kubisaba 08 = Ntiyumva inyungu yo kugira konti mu bigo by'imari 09 = Nta cyizere afitiye ibigo by'imari 10 = Ibigoby'imari ntibimuha serivisi akeneye 11 = Ashobora kubona serivisi akeneye ahandi 12 = Akeneye uruhushya rw'undi muntu kugira ngo ayifunguze 13 = Ikindi (kivuge)	<input type="checkbox"/>

K3. UMURENGE SACCO

K3.1a	Waba ufite konti mu murenge-SACCO ?	1=Yego 2= Oya Niba K3.1a = 2 → K3.2	<input type="checkbox"/>
K3.1b2	Waba warakoresheje konti yawe yo mu murenge- SACCO muri uyu mwaka?	1=Yego Niba K3.1b2 = 1 → K3.1d 2=Oya	<input type="checkbox"/>
K3.1c	NIBA ATARIGEZE AKORESHAKONTI YE UYU MWAKA, BAZA: Ni iyihe mpamvu y'ingenzi ituma udakoresha konti yawe yo mu Umurenge SACCO? NTUMUSOMERE. IGISUBIZO KIMWE GUSA		
	1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo 3 = Irahenze 4 = Iragoranye 5 = Imikorere itanoze 6 = Ikindi (kivuge).....		<input type="checkbox"/>
K3.1g	Utekereje ku gihe wafunguzaga bwa mbere konti mu murenge SACCO, waba wari ufite konti muri banki cg mu kigo cy'imari iciriritse?	1=Yego 2=Oya Niba K3.1g = 2 → K3.1i	<input type="checkbox"/>
K3.1h	Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo mu murenge SACCO?	1=Yego 2=Oya	<input type="checkbox"/>
K3.1i	Komezatekerezekugihewafunguzagabwamberekonti mu murenge SACCO, waba wari umunyamuryango w'itsinda ryo kuzigama no kuguriza/ikimina?	1=Yego 2=Oya Niba K3.1i = 2 → F1	<input type="checkbox"/>
K3.1j	Waba wararetse kuba umwe mu banyamuryango b'ishyirahamwe ryo kuzigama no kuguriza cg itsinda ryo kuzigama no kuguriza / ikimina ukimara gufunguzabwamberekonti yo mu murenge SACCO?	1=Yego 2=Oya Niba K3.1j = 2 → F1	<input type="checkbox"/>
KS3.1k	Ese konti yawe mu Umurenge SACCO yaba igufasha gucunga amafaranga yawe neza?	1 = Yego 2 = Oya 3 = Simbizi	<input type="checkbox"/>
K3.2	BAZA ABADAFITE KONTI MU MURENGE SACCO Ni iyihe mpamvu y'ingenzi ituma udafite konti mu murenge SACCO?	01 = Sinyikeneye – Nta mafaranga ahagije yo gutuma mfungura konti 02 = Sinashobora kurekeraho amafaranga asabwa 03 = Amafaranga baca kuri serivisi zabo ni menshi 04 = Umurenge SACCO uri kure 05 = Amasaha ya SACCO ntanyura	<input type="checkbox"/>

	NTUMUSOMERE. IGISUBIZO KIMWE GUSA	06 = Simfite ibyangombwa bisabwa 07 = Sinzi uburyo bwo kubisaba 08 = Sinumva inyungu yo kugira konti muri SACCO 09 = Nta cyizere mfitiye SACCO 10 = SACCO ntimpa serivisi nkeneye 11 = Nshobora kubona serivisi nkeneye ahandi 12 = Nkeneye uruhushya rw'undi muntu kugira ngo nyifunguze 13 = Ikindi (kivuge)	
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IGIKA F. KWISHYURA HAKORESHEJWE IKORANABUHANGA

F1. Kugura no kwishyura hakoreshejwe ikoranabuhanga

F1.1. Wambwira uburyo bw'ingenzi ukoresha mu kwishyura /kugura ibiribwa?		F1.1	F1.2	F1.3
F1.2. Wambwira uburyo bw'ingenzi ukoresha mu kwishyura (uriha) amafaranga y'ishuri?				
F1.3. Wambwira uburyo bw'ingenzi ukoresha mu kwishyura (uriha) ibintu bihenze nka radiyo, televiziyo, ameza/Intebe/akabati, igare cg itungo? MUSOMERE; IGISUBIZO KIMWE GUSA				
01. Nkoresha amafaranga mfite mu ntoki		_ _ _	_ _ _	_ _ _
02. Nguza amafaranga nkayishyura mu ntoki				
03. Nyanyuza kuri banki				
04. Ntanga sheki				
05. Nkoresha ikarita ikoresha mu kugura, kubitsa no kubikuza (Debit card)				
06. Nkoresha ikarita itanga uburenganzira bwo gufata ideni ritarenze ubushobozi bwanyje (Credit card)				
07. Nkoresha telefoni igendanwa				
08. Nkoresha ikoranabuhanga rya Interineti				
09. Mfata ibintu mu iduka/ku mucuruzi nkazabyishyura nyuma nongeyeho inyungu				
10. Mfata ibintu mu iduka/ku mucuruzi nkazabyishyura nyuma nta nyungu				
11. Ngurana ibintu/ibiribwa				
12. Nkorera umuntu cg ngatera ibiraka				
13. Sinkigura kuko hari undi muntu ukigura/ucyishyura cg mu rugo bakimpamo impano				
14. Ntibikureba				
15. Ikindi (Kivuge)				
F1.4. Kuri buri ngingo ikurikira, wambwira niba aribyo cg ataribyoye? MUSOMERE		1 = Nibyo	2 = Sibyo	3 = Simbizi
1	Mu byerekeye kwishyura/kwishyurwa; wahitamo gukorana n'abantu imbonankubone aho gukoresha imashini nka za ATM nubwo imashini arizo zihuta.	1	2	3
2	Witeguye kwiga uko bakoresha ikoranabuhanga rishya.	1	2	3
3	Uhitamo kwishyura ibyo ugura ukoresha amafaranga utanze mu ntoki aho gukoresha ikoranabuhanga.	1	2	3

FM1	Urugo rwanyu rufite Telefoni zigendanwa zingaha?	_ _ _
FM2	Ese ufite telefoni igendanwa?	1 = Yego Jya FM4 2 = Oya
FM3	Ese ukoresha telefoni igendanwa y'undi muntu cyangwa isangiwe?	1 = Yego 2 = Oya Niba K3.1g=2 Jya ku Gika L
FM4	Mu byo ngiye gusoma ni ikihe cyerekana neza ubunararibonye bwawe mu gukoresha mobile money? MUSOMERE. IGISUBIZO KIMWE	_
1	Ntabwo uzi cyangwa nta makuru ahagije ufite mu bijyanye na mobile money Jya kuri F2.15	
2	Ntabwo wanditswe kandi nturanakoresha na rimwe mobile money Jya kuri F2.15	
3	Uranditswe ariko nturakoresha narimwe serivisi za mobile money Jya kuri F2.15	
4	Uranditswe wanakoresheje mobile money ariko ubu ntukiyikoresha Jya kuri F2.15	
5	Ukoresha serivisi za mobile money ariko ntiwanditswe Jya kuri FM5	
6	Uranditswe kandi ukoresha serivisi za mobile money Jya kuri FM5	
FM5	Ubu ufite amakonti angaha ukoresherezaho serivisi za mobile money?	
	Amakonti _ _	
	Simbizi 96	
FM6	Kuki ukoresha serivisi za mobile money? NTUMUSOMERE. IBISUBIZO BYINSHI	
1	Ubu nibwo buryo bwonyine buboneka muri aka gace (Umukozi wa mobile money ari hafi)	_
2	Biroroshye kwiwandikisha (ntabisabwa byinshi)	_
3	Biri mu bushobozi bwanyje cg biroroshye gukoresha ugereranyije n'ubundi buryo	_
4	Ubu nibwo buryo buboneye kurusha ubundi (bifata umwanya muti)	_
5	Byoroshya kwishyura inyemezabwishyu	_
6	Ndabwizera	_
7	Bimfasha kwizigama no kubika amafaranga mu buryo bufite umutekano	_
8	Ikindi, (kivuge).....	_
9	Simbizi (NTUGISOME)	_

FM7	Mu gukoresha mobile money ni izihe mbogamizi waba warahuye nazo? NTUMUSOMERE. IBISUBIZO BYINSHI			
1	Murandasi y'utanga serivisi iba yahagaze			
2	Utanga serivisi ntakunze kuboneka			
3	Kutamenya gukoresha telefoni igendanwa neza			
4	Amafaranga agenda kuri serivisi itangwa ntasobanutse			
5	Utanga serivisi akunda kuba adafite amafaranga ahagije kuri telefoni			
6	Imbogamizi mu kubaza amakuru ushinze kwakira abakiriya			
7	Koherereza ku numero itariyo			
8	Abo mu rugo/Inshuti biba amafaranga ari kuri telefoni			
9	Ikindi (kivuge)			

F2.5. Wambwira ikigo cy'itumanaho cya telefoni ukoresha mu buryo bwo koherereza cg kohererezwa amafaranga? WIMUSOMERA. IBISUBIZO BYINSHI BIRASHOBOKA KURI BURI KIGO CY'ITUMANAHU CYA TELEFONI AKORESHAKA, BAZA F2.6 F2.6. Wambwira niba iryo koresha rya konti yo kuri telefoni ry'icyo kigo rigufitiye akamaro mu mikoreshereze y'amafaranga?	Ibiga bya Telefoni	F2.5.	F2.6. 1 = Rimfiteye akamaro 2 = Nta kamaro rimfiteye	
	Airtel/Tigo	1	1	2
	MTN	2	1	2
	Ikindi (kivuge).....	6	1	2

F2.12. Ukoresha kangahe telefoni igendanwa woherereza/wohererezwa amafaranga? MUSOMERE IBISUBIZO; IGISUBIZO KIMWE GUSA				
1	Buri muni			
2	Nibura rimwe mu cyumweru			
3	Si buri cyumweru ariko ni kenshi mu kwezi			<input type="checkbox"/>
4	Muni ya rimwe mu kwezi			
5	Ikindi (Kivuge).....			
FM8	Ese Konti yawe yo kuri mobile money igufasha gucunga amafaranga yawe neza?	1 = Yego 2 = Oya 3 = Simbizi		<input type="checkbox"/>
F2.15. Ni iyihe mpamvu y'ingenzi ituma udakoresha telefoni igendanwa mu koherereza/kohererezwa amafaranga? WIMUSOMERA IBISUBIZO; IGISUBIZO KIMWE GUSA				
01	Sinzi ibyaribyo			
02	Sinzi uko nabigeraho			
03	Ntabwo mfite ibyangombwa (impapuro) bisabwa			
04	Nta mukozi ubishinze ukorera hafi y'aho ntuye			
05	Ntabwo nkeneye, sinjya noherereza cg nakira amafaranga			
06	Kubiyandikishamo biraruhije			
07	Amafaranga baguca wiyandikisha ni menshi			
08	Kubikoresha birakomeye			
09	Amafaranga baguca ubikoresha ni menshi			
10	Nta n'umwe mu nshuti zanjye cg abo mu muryango wanjye ubikoresha			<input type="checkbox"/>
11	Sinzi ibyerekeranye n'ikoresha ry'iyi serivisi			
12	Simfite telefoni bakandaho bikijyana			
13	Sinizeye amafaranga yanjye yaba atekanye			
14	Umugabo/umugore wanjye, umuryango, abo mu muryango nashatse ntabwo mbikoresha			
15	Idini ryanjye ntabwo mbikoresha			
16	Simbikoresha kuko abakozi babwo bese ari ab'igitsina gabo			
17	Nta nyungu bifite isumbye iya za serivisi nsanzwe nkoresha			
18	Ikindi (kivuge b)			

IGIKA L. IBIKORWA BY'IMARI BITAGENGWA NA BANKI NKURU Y'IGIHUGU

L1a	Waba uri umunyamuryango w'itsinda ryo kuzigama no kuguriza nk'ikimina n'ayandi?	1 = Yego, 2 = Oya NibaL1a = 2 → L4ab	<input type="checkbox"/>
L1b1	Ese itsinda ryanyu ryo kuzigama (Ikimina, n'ayandi) ryaba rifashwa n'umuryango utari uwa Leta? NTUMUSOMERE. IGISUBIZO KIMWE	1. Yego NIBA L1a = 1 → L1b2 2. Oya 3. Simbizi	<input type="checkbox"/>
L1b2	Ni bande bafatanyabikorwa banyu niba mubafite?		
	1. Leta		<input type="checkbox"/>
	2. CARE		<input type="checkbox"/>
	3. CRS		<input type="checkbox"/>
	4. World Vision		<input type="checkbox"/>
	5. Ikindi (Kivuge)		<input type="checkbox"/>
	6. Ntawe		<input type="checkbox"/>
	Niba hari amahugurwa muhabwa, ni igihe kingana iki muhura n'ubahugura?		
L1c.	1. Buri cyumweru 2. Buri byumweru 2 3. Buri kwezi 4. Buri gihembwe 5. Rimwe na rimwe 6. Ntabwo yigeze adusura 7. Ikindi (kivuge).....		<input type="checkbox"/>
L1d	Ni mu gihe kingana iki utanga amafaranga mu kimina/itsinda? MUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA		
	1 = Buri muni 2 = Buri cyumweru 3 = Buri kwezi 4 = Buri gihembwe 5 = Buri mwaka 6 = Gake gashoboka 7 = Ntabwo ntanga amafaranga		<input type="checkbox"/>
L1f	Ni ubuhe buryo ukunda gukoresha wishyura cg utanga umusanzu wawe? MUSOMERE. IGISUBIZO KIMWE.		
	1 = Amafaranga mu ntoki 2 = Kwishyura ukoresheje ikoranabuhanga cg mobile money 3 = Gutanga ibintu (Sobanura).....		<input type="checkbox"/>
L2	Iryo tsinda ryaba rikora ibikorwa bikurikira? MUSOMERE BURI NTERURO		
1	Kuguriza abanyamuryango amafaranga iyo bayakeneye	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
2	Kuguriza abatari abanyamuryango amafaranga iyo bayakeneye	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
3	Guha umwe mu banyamuryango amafaranga yahurijwe hamwe buri kwezi	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
4	Kubika amafaranga y'abanyamuryango bakayabikuza igihe bayakeneye	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
5	Kubika amafaranga y'abanyamuryango bakayabaha nyuma y'igihe runaka	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
6	Kugura ibikoresho rusange	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
7	Kugura ibikoresho by'umunyamuryango ku giti cye	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
8	Gukusanya cg kuzigama amafaranga yo gushyingura umunyamuryango w'itsinda	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
9	Gukusanya cg kuzigama amafaranga y'ibintu byihutirwa by'abanyamuryango b'itsinda	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
10	Gukoreshwa nk'ingwate igihe abanyamuryango bakeneye inguzanyo ahandi	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
11	Ubufasha mu kiguzi cyo gushyingura	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
12	Gushyira amafaranga yakusanyijwe mu kigo cy'imari nka Banki, Ikigo cy'imari iciriritse cg SACCO	1 = Yego 2 = Oya 3 = Ntabizi	<input type="checkbox"/>
L3a	Ni iyihe mpamvu y'ingenzi yatumye uba umunyamuryango w'iri tsinda? NTUMUSOMERE. IGISUBIZO KIMWE GUSA		

	01. Nabisigiwe n'ababyeyi 02. Ni itegeko (agahato) ku bantu bo mu bwoko (umuryango) bwacu (wacu) cg aho dutuye 03. Kubana n'inshuti 04. Batanga inama zijyanye n'ubukungu 05. Ushobora kubiyambaza (kubirukira) igihe ukeneye amafaranga 06. Kubona amafaranga ku buryo bworoshye igihe uyakeneye 07. Mbafitiye icyizere kandi ndabazi 08. Kuguza amafaranga 09. Kuzigama 10. Ikindi, (Kivuge).....			
L3b	Waba wemera /Utemera ibi bikurikira? MUSOMERE			
L3b1	Mu itsinda abantu bakorana ubunyangamugayo mu kuzigama bubahiriza igihe cyo kuzigama kurusha ahandi hose, kugira ngo badasuzugurwa n'inshuti cg abaturanyi.	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi		
L3b2	Mu itsinda abantu bakorana ubunyangamugayo bubahiriza igihe cyo kuzigama kurusha ahandi hose, kuko bizera uko rikora kandi bikaba byoroshye kubona inguzanyo.	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi		
L3b3	Mu itsinda abantu bakorana ubunyangamugayo mu kwishyura inguzanyo bahawe n'itsinda kuruta kwishyura inguzanyo baba bahawe n'ikigo cy'imari, kubera yuko kutishyura itsinda bishobora kuba byabamviramo guseba mu nshuti cg abaturanyi.	1 = Ndabyemera 2 = Simbyemera 3 = Simbizi		

L13	Ese Itsinda ryo kwizigama ubamo ryaba rigufasha gucunga amafaranga yawe neza kurushaho?	1 = Yego 2 = Oya 3 = Simbizi		
L4b	NIBA ARI OYA KURI L1a BAZA: Kubera iki utaba mu itsinda ryo kwizigama? NTUMUSOMERE. IBISUBIZO BYINSHI			
1	Simbizera			
2	Birahenze cyane			
3	Ntabwo ninjiza amafaranga ku buryo buhoraho			
4	Nta mafaranga yo kwizigama mba mfite			
5	Sinshaka inguzanyo			
6	Nigeze kwamburwa amafaranga n'itsinda			
7	Ikindi (Kivuge)			

IGIKA M. UBUNHINZI / UBWOROZI

M1	Wambwira muri ibi bikurikira ibigaragaza neza uko urugo rwanyu rubayeho? MUSOMERE. IGISUBIZO KIMWE 1 = Urugo rwanyu rukora imirimo y'ubuhinzi-bworozi kandi nta n'umwe wo muri uru rugo ukora undi murimo 2 = Urugo rwanyu rukora imirimo y'ubuhinzi-bworozi hamwe n'indi mirimo, 3 = Urugo rwanyu ntirukora na gato imirimo y'ubuhinzi-bworozi Niba M1 = 3 → N2a				
M2	Wambwira muri ibi bikurikira ibyo urugo rwanyu ruhinga cg rworora? MUSOMERE. IBISUBIZO BYINSHI				
	01=Ubworozi bw`inka				
	02=Ubworozi bw`ihene, intama, ingurube				
	03=Ubundi bworozi nk`inkoko, inkwavu, ibindi				
	04=Ibihingwa ngenga bukungu – icyayi, ikawa, ibireti				
	05=Imbuto – nk`imineke, inanasi, avoka, ipapayi, amatunda				
	06=Imboga – inyanya, karoti, Amashu, ibitunguru, puwavuro, ibindi....				
	07=Ibinyampeke: umuceri, amasaka, Ibigori, Ingano				
	08=Ibinyabijumba: Ibirayi, Ibijumba, imyumbati				
	09=Ibinyamisogwe: Ibishyimbo, amashaza, ubunyobwa				
	10=Urutoki				
	11 = Macadamia, Imiteja/ibitonore				
	12= Ikindi (kivuge).....				
MF1	Ni ku kihe kigero ibyo urugo rukenera biva mubyo mwiyezereza?	1 = Byose/Hafi ya byose 2 = Bimwe na bimwe 3 = Nta na kimwe 4 = Simbizi			
M5	Mu bikorwa byanyu by'ubuhinzi n'ubworozi hari ibintu mukenera nk'ibikoresho, umurama cg ifumbire, umuti wica Udukoko , ibyo kurya n'imiti by'amatungo. Ni he h'ingenzi mukura amafaranga yo kubigura? Cyangwa se, niba mutabigura mubibona mute? NTUMUSOMERE. IGISUBIZO KIMWE GUSA				
	1 Ntidukenera kugura kuko dukoresha ibyo twari dusanzwe dufite (kubika imbuto zavuye mu musaruro wacu, n'ibindi)				
	2 Dukoresha amafaranga avuye ahandi				
	3 Dukoresha ayo twazigamye				
	4 Tugurisha imyaka/amatungo/ibindi bintu ngo tubone amafaranga				
	5 Tubona amafaranga mbere avuye aho tugurisha imyaka/amatungo yacu				
	6 Tubikura ku ubitanga tukishyura nyuma				
	7 Gufata inguzanyo muri banki				
	8 Gufata inguzanyo mu murenge SACCO				
	9 Gufata inguzanyo mu bigo by'imari iciriritse cg indi SACCO, Atari Umurenge SACCO				
	10 Ibigo by'imari biguriza ariko bitabikira amafaranga abakiriya				
	11 Gufata inguzanyo mu ishyirahamwe ry'abahinzi-borozi				
	12 Gusaba inguzanyo mu Itsinda ryo kuzigama no kugurizanya				
	13 Kuguza umuturanyi ujya aguriza abantu amafaranga bakamwungukira (nka banki lambert)				
	14 Kuguza amafaranga inshuti				
	15 Kutagura ahubwo tukagurana imyaka n'abampa ibyo nkeneye cg gutanga umubyizi uhwanyeye n'ibyo nkeneye				
	16 Ikindi (kivuge)				
	17 Ntabizi				
MF2	Baza gusa abasubije 7, 8, 9 na 10 kuri M5, abandi bese jya kuri M4 Wigeze ukoresha umutungo cg ubutaka bwawe kugira ngo ubone inguzanyo yawe cg iy'abandi mu mezi 12 ashize? Inguzanyo ishobora kuba yari iyawe wenyine cg uyifatanyije n'abandi.	1 = Yego 2 = Oya 3 = Simbizi			
M4	Ese wowe/urugo rwanyu akenshi muhinga cg mworora kugira ngo mubone ibyo kurya cg ibyo kugurisha?	1 = Kurya, 2 = Kugurisha → MF5 3 = Simbizi → N2a			
MF3 [D1]	Uwasubije 1 kuri M4, BAZA: Waba cg urugo rwanyu rwarigeze rugerageze guhindura imirimo yanyu y'ubuhinzi mo ubucuruzi buciriritse? Ni nko guhinga ibyo kugurisha	1 = Yego 2 = Oya Jya Ku Gika N 3 = Simbizi			
MF4	Uwasubije 1 kuri MF3, BAZA: Niba warigeze gutekereza guhindura imirimo yawe y'ubuhinzi mo ubucuruzi buciriritse kuki utarabikora? NTUMUSOMERE. IBISUBIZO BYINSHI				
	1 Nta mazi ahagije mfite				
	2 Ibibazo by'ubutaka (butera, buto)				

3	Nta ngwate mfite kugira ngo mbone igishoro		
4	Isoko riri kure		
5	Ikibazo cyo gutwara abantu n'ibintu (igicro, ntibunoze, n'ibindi)		
6	Umusaruro muke udasagurira isoko		
7	Igicro cyo ku isoko ni gitoya		
8	Ikindi (Kivuge).....		

MF5	Niba ahinga kugira ngo agurishe (reba M4): Ni izihe mbogamizi uhura nazo iyo urimo ugurisha umusaruro wawe? NTUMUSOMERE. IBISUBIZO BYINSHI.		
1	Intera iri hagati y'iwanjye n'isoko	_	
2	Uburyo bwo gutwara abantu n'ibintu (kubugeraho, ikiguzi, buboneye, kwangirika kw'ibicuruzwa)		
3	Kubura ububiko		
4	Ikibazo cy'ubushobozi bw'abaguzi (igicro, kwishyura)		
5	Ibicuruzwa byangirikira mu bubiko bw'igihe gito		
6	Igicro gito no guhindagurika kw'ibicirio ku isoko		
7	Kubura aho gukonjeshereza		
8	Ntaho nabonera inguzanyo hafi		
9	Kubona inguzanyo birarushya		
10	Igihe cyo kwishyurwa ntikinogeye		
11	Ikindi (KIVUGE).....		
12	Simbizi/ nta gisubizo		

IGIKA N. AHO AMAFARANGA ATURUKA

N2a. Ushobora kumbwira ahantu habiri h'ingenzi (2) amafaranga yo kwishyura ibyo ukeneye cg ukoresha aturuka?		Ibisubizo
NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA		
N2b	IBI BIBAZWA GUSA ABAFITE AHO BAKURA AMAFARANGA HARENZE HAMWE: Ni ikihe muri ibi wishingikirizaho kurusha ibindi kugira ngo ushobore kubaho? IGISUBIZO KIMWE	<input type="checkbox"/>

		N2a	N2b
01	Umushahara wa Leta		
02	Umushahara ahabwa n'umucuruzi/sosiyeti yigenga		
03	Umushahara ahabwa n'umuhinzi-mworozi		
04	Umushahara ahabwa n'umuntu ku giti cye		
05	Arikorera imirimo ibyara inyungu		
06	Amafaranga akura mu buhinzi (imyaka /cg amatungo; ibintu biva mu bworozi) yikorera		
07	Amafaranga ava mu burobyi		
08	Amafaranga ava mu bukode		
09	Amafaranga y'ubwiteganyirize bwite	<input type="checkbox"/>	
10	Amafaranga y'ubwiteganyirize atangwa na Leta	<input type="checkbox"/>	<input type="checkbox"/>
11	Impano ya Leta/ impano ya VUP		
12	Indezo	<input type="checkbox"/>	
13	Amafaranga ava ku nshuti/umuvandimwe		
14	Amafaranga avuye ku muntu wo mu rugo rwacu		
15	Umuntu wo mu rugo aranyishyurira		
16	Ibiraka/ icyate		
17	Imirimo ya VUP(Ubudehe)		
18	Gukora ibintu byo kugurisha (ubukorikori)		
19	Kugurisha ikintu nahinze/noroye		
20	Kugurisha ibintu navanye mu ishyamba (Inkwi/Amakara)		
N2b	BAZA KU H'INGENZI AKURA AMAFARANGA (kuri N2b): Ni mu gihe kingana iki ukunze kubona amafaranga aturutse (icyo yasubije kuri N2b).....? IGISUBIZO KIMWE		
1	Buri muni		
2	Buri cyumweru		
3	Nyuma y'ibyumweru 2		
4	Buri kwezi		
5	Buri gihembwe		<input type="checkbox"/>
6	Buri mwaka		
7	Rimwe na rimwe		
8	Umurimo urangiye		
9	Ikindi (kivuge).....		
N2c	BAZA KU H'INGENZI AKURA AMAFARANGA (kuri N2b): Ayo mafaranga akunze kukugeraho hakoreshejwe ubuhe buryo? IGISUBIZO KIMWE		
1	Kuyakira mu ntoki		
2	Sheki		
3	Kuri konti		
4	Western Union/money gram/Dahbshill,...		<input type="checkbox"/>
5	Mobile Money		
6	Ikindi		
NI1	Niba ufite akazi ni iki muri ibi kigaragaza imikorere yawe? MUSOMERE. IGISUBIZO KIMWE		
1	Ukora igihe cyose cg amasaha 30 mu cyumweru cg arenga wikorera cg urikorera mu bucuruzi bwawe	}	<input type="checkbox"/>
2	Ukora igihe cyose cyagenwe cg amasaha 30 mu cyumweru cg arenga ukorera ikigo cg ukorera undi muntu		
3	Ukora ku buryo budahoraho cg muni y'amasaha 30 mu cyumweru wikorera cg ukora mu bucuruzi bwawe		
4	Ukora ku buryo budahoraho cg muni y'amasaha 30 mu cyumweru ukorera ikigo cg ukorera ur Jya kuri NI4		
5	Ukora ku buryo budahoraho cg muni y'amasaha 8 mu cyumweru ukorera ikigo cg ukorera umuntu		
6	Uri umunyeshuri (w'igihe cyose)		
7	Uri umugore/umugabo uba mu rugo gusa		
8	Uri mu kiruhuko cy'izabukuru		
9	Ufite uburwayi budakira/ufite ubumuga		
10	Nta kazi ufite kandi urimo gushakisha akazi bwa mbere Jya kuri NI2		
11	Nta kazi ufite – wari ugafite kandi urimo kugashakisha Jya kuri NI2		

12	Nta kazi ufite kandi ntako urimo gushakisha	Jya kuri NI2	
13	Ikindi (KIVUGE).....		

NI2	NIBA NTA KAZI AFITE KANDI ARI KUGASHAKISHA (NI1), BAZA: Umaze igihe kingana iki udafite akazi? MUSOMERE. IGISUBIZO KIMWE		
1	Munsi y'umwaka		
2	Hagati y'umwaka n'imyaka 2		
3	Hagati y' Imyaka 2 n'imyaka 5		<input type="checkbox"/>
4	Hejuru y'imyaka 5		
5	Simbizi		
NI3	NIBA NTA KAZI AFITE KANDI AKABA ARIMO AGASHAKISHA (NI1) BAZA: Ni iyihe mpamvu nyamukuru ubona ituma utabona akazi? MUSOMERE. IGISUBIZO KIMWE		
1	Ubukungu butifashe neza		
2	Ubumenyi budahagije		
3	Icyiciro cy'amashuri wize		<input type="checkbox"/>
4	Ikindi, kivuge		

NI4	BAZA BOSE: Kuri wowe, ni izihe muri izi nteruro ziri zo cg zitari zo?		
1	Ukora mu mushinga rusange w'abaturage	Nibyo	Sibyoy
2	Wabonye aho wimenyereza umurimo cg wabaye umukorerabushake mu mezi 12 ashize	<input type="checkbox"/>	<input type="checkbox"/>
3	Wagerageje gutangiza ibikorwa bikuburira inyungu/business	<input type="checkbox"/>	<input type="checkbox"/>
4	Nta somo/amahugurwa na rimwe urimo kwiga kugirango wongere amahirwe yo kubona akazi	<input type="checkbox"/>	<input type="checkbox"/>
5	Uri mu ishyamba rya politike	<input type="checkbox"/>	<input type="checkbox"/>
6	Ufite ubumenyi buhagije bwatuma ubona akazi	<input type="checkbox"/>	<input type="checkbox"/>

NI5	Waba ufite ikibazo hamwe cg ahandi muri aha hakurikira? MUSOMERE? IGISUBIZO KIMWE KURI BURI NTERURO		
1	Kutabona – Ubuhumyi bw'ijisho 1 cg yombi, butuma utabona umuntu ukwegereye cg uri kure	<input type="checkbox"/>	<input type="checkbox"/>
2	Kutumva - Kutumva k'ugutwi 1 cg yombi, bituma bikugora kumva ibyo abandi bavuze	<input type="checkbox"/>	<input type="checkbox"/>
3	Uburyo bwo gutanga/kumva ibitekerezo - Kuvuga, Kumwira cg kuyobora ikiganiro	<input type="checkbox"/>	<input type="checkbox"/>
4	Kuva aho uri cg kwinyeganyezwa – gushobora kubyuka, kwicara cg guhaguruka/Kwinyeganyezwa amaboko cg amaguru	<input type="checkbox"/>	<input type="checkbox"/>
5	Gushobora kugenda – kugenda mu nzu, kujya ku baturanyi, kurira cg kumanuka ingazi/escalier, Kugenda mu binyabiziga rusange, mu bidukikije)	<input type="checkbox"/>	<input type="checkbox"/>
6	Gukora imirimo umunsi ku munsi - Kwikarabya, Kwiyana mu bwihereho, kwigaburira, kwiyambika, gukora isuku, kumesa, kwita ku bana cg ku matungo n'ibindi	<input type="checkbox"/>	<input type="checkbox"/>
7	Ibibazo by'ubwenge / Kugwingira mu bwenge bwo mu ishuri no – ikibazo mu mitekerereze, ikibazo cyo kuzarira & no kurandaga	<input type="checkbox"/>	<input type="checkbox"/>
8	Ibibazo by'imyigire – ubunabwera mu ishuri, kunanirwa kwiga kwandika no gusoma, kunanirwa gukurikira ugereranyije n'abandi.	<input type="checkbox"/>	<input type="checkbox"/>
9	Ibibazo by'imitekerereze , imyitwarire idasanzwe, kumva amajwi adahari, kwigunga, gutinya cyane, uburakari n'umujinya udasanzwe	<input type="checkbox"/>	<input type="checkbox"/>
10	Ibindi/ bivuge	<input type="checkbox"/>	<input type="checkbox"/>

N2g.	BIBAZE GUSA UKURA AMAFARANGA MU BUCURUZI BWE CG UWIKORERA KU GITI CYE (N2a_5)	Ibisubizo
Hari ibintu binyuranye umuntu yikorera. Wowe ukora ibyerekeranye n'iki? MUSOMERE.		
IBISUBIZO BYINSHI BIRASHOBOKA		
01	Ubuhinzi, amashyamba, uburobyi	<input type="checkbox"/>
02	Ubucuruzi bw'amabuye	<input type="checkbox"/>
03	Afite uruganda rwe	<input type="checkbox"/>
04	Kugurisha amashanyarazi, gazi, umwuka	<input type="checkbox"/>
05	Kugurisha amazi, gutwara imyanda no kuyibazamo ibindi bintu	<input type="checkbox"/>
06	Ubwubatsi	<input type="checkbox"/>
07	Kuranguza no kudandaza; gukora ibinyabiziga byapfuye	<input type="checkbox"/>
08	Ubwikorezi no kubika (guhunika)	<input type="checkbox"/>
09	Gucumbikira no kugaburira abagenzi	<input type="checkbox"/>
10	Itangazamakuru	<input type="checkbox"/>

11	Ibijyanye n'ibigo by'imari n'ubwishingizi	□□□
12	Ubwubatsi bw'imidugudu minini	□□□
13	Ubushakashatsi n'ibikorwa n'abahanga babyigiyeye	□□□
14	Imirimo itanga serivisi (secretariat, declarants RRA, plombier)	□□□
15	Uburezi	□□□
16	Ubuzima n'imibereho myiza y'abantu	□□□
17	Ubugeni, ubuhanzi n'imyidagaduro	□□□
18	Ibindi bikorwa bijyanye no gutanga serivisi	□□□

N2h. Niba hari abakozi ukoresha, ubateranyije bose hamwe, ni bangahe?

NI6	Ese ubucuruzi bwanditse mu mategeko? IGISUBIZO KIMWE. MUSOMERE	
1	Ubucuruzi bwanditse, urugero ikigo cyigenga, ikigo cy'umuntu ku giti cye	□
2	Bufite uruhushya rwo gukora, urugero uruhushya rw'ubucuruzi, gutwara	
3	Bufite uruhushya kandi buranditswe	
4	Nta ruhushya bufite kandi ntibwanditse	

NI7	NIBA YASUBIJE 1-3 muri N2g, BAZA : Ibyo ugurisha, ubigurisha ntacyo ubihinduyeho? cyangwa ubanza kubihindura no kubyongerera agaciro?	
1	Yego, mbyongerera agaciro	□□
2	Yego, ndabihindura/mbikoramo ikindi kintu	□□
3	Mbigurisha ntabihinduye	□□
4	Simbizi	□□

N4	Nifuzaga kumenya muri rusange umubare w'amafaranga yose ubona. Mu yandi magambo ndifuzaga kumenya umubare w'amafaranga aturuka hirya no hino yose uyateranyije. Ikikoroheye ni ukumbwira ayo ubona mu kwezi cg mu mwaka? NIBA IGISUBIZO N4=1, BAZA GUSA N4A, NTUJYE KURI N4B NIBA IGISUBIZO N4=2, BAZA GUSA N4B NIBA IGISUBIZO N4=3, 4 cg 5 → N5	1 = Mu kwezi, 2 = Mu mwaka, 3 = Ntabwo nzi umubare, 4 = Yanze gusubiza 5 = Nta mafaranga mbona mu kwezi / mu mwaka	□
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Niba N4=1 JYA KURI N4a; Niba N4=2 JYA KURI N4b; Niba N4= 3, 4 or 5 JYA KURI N5

N4a	Muri rusange, waba winjiza amafaranga angahe mu kwezi? IGISUBIZO KIMWE GUSA → N5	01 =Atarenze 1,500 Rwf 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 = Arenze100,000 Rwf 14 = Abona amafaranga rimwe na rimwe/igihe cy'isarura	□□□
N4b	Muri rusange, waba winjiza amafaranga angahe mu mwaka? IGISUBIZO KIMWE GUSA	01 = Atarenze 12,000 Rwf 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 = Arenze300,000 Rwf	□□□

N5. Ibi bikurikira ni imihango minini ibaho mu buzima bw'abantu benshi. Ni ubuhe buryo bw'ingenzi ukoresha/wakoresha wishyura ibijyanye n'iyi mihango igihe bikenewe?

NTUMUSOMERE. IGISUBIZO KIMWE GUSA

	Umuhango		Igisubizo
N5a	Ubukwe	01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n'inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyishyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho	_ _
N5b	Gushyingura	01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n'inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyishyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho	_ _
N5c	Kwivuzwa byihutirwa	01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n'inshuti zidufasha kubyishyura 04 = Abaturanyi badufasha kubyishyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/Ntiyigeze abitekerezaho	_ _
N5d	Gushyira abana mu ishuri	01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango / Ikigo/umushinga cg inshuti zidufasha kubyishyura 04 = Abaturanyi badufasha kubyishyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho	_ _

IGIKA P. AMAFARANGA ASOHOKA

P1	Tugiye gukina umukino. Ngiye kuguha imyambi y'ikibiriri 21. Wishyiremo ko iyi myambi ingana n' amafaranga yose ukoresha ku kwezi kumwe. Ugerageje kwibuka uko ukoresha amafaranga yawe, ndagirango ubijyanishe nibyo ngiye kugusomera abantu bakunze gutangaho amafaranga ku kwezi. Shyiraho imyambi ukurikije ibyo watanzeho amafaranga mu kwezi gushize. Ushobora gushyira imyambi myinshi ku kintu kimwe, ahandi ukahashyira mike. Ushobora no kuyirunda ku kintu kimwe bitewe n'uko wakoresheje amafaranga yawe mu kwezi gushize.
P2	Ubusanzwe wishyura ute [..... baza kuri buri kintu yashyizeho imyambi....?] MUSOMERE. KORESHA IKIRANGO KU RUTONDE RUKURIKIRA. IGISUBIZO KIMWE

		P1	P2 1=Amafaranga mu ntoki 2=Kwishyura amafaranga ava kuri banki/ kohereza hakoreshejwe ikoranabuhanga 3=Ikarita isabirwaho umwenda 4=Ikarita wifashisha ukura amafaranga kuri konti yawe 5=Mobile money 6=Gusaba umwenda 96=Ikindi (kivuge) 98=Ntacyo mbiziho
		Nimero	
1	Ibiryo bidatetse cg ibitetse cg ibyo kunywa		<input type="checkbox"/>
2	Amazi/amashanyarazi, peteroli/mazutu, gazi n'ibindi bicanwa		<input type="checkbox"/>
3	Uburezi (amafaranga y'ishuli, amafaranga y'amashuri makuru, umwambaro w'ishuli, amafaranga y'urugendo, ay'ibikoresho by'ishuri)		<input type="checkbox"/>
4	Amafaranga y'ingendo (igicro cya tagisi, bisi, amavuta y'imodoka)		<input type="checkbox"/>
5	Impapuro mpeshamwenda cyangwa inguzanyo ku nzu, ikarita iriho amafaranga washyiriweho na banki, inguzanyo ku modoka		<input type="checkbox"/>
6	Itumanaho, urugero: ikarita yo guhamagara, kontaro ya telefoni igendanwa, kwishyura umurongo wa telefoni, kwishyura hakoreshejwe murandasi, amafaranga yo guhamagara cg gukoresha murandasi.		<input type="checkbox"/>
7	Amafaranga yo kwivuza, amafaranga yo kwisuzumisha kwa muganga, amafaranga yo kugura imiti muri farumasi		<input type="checkbox"/>
8	Kwishyura amafaranga y'ubukode, n'andi mafaranga acibwa kuri serivisi		<input type="checkbox"/>
9	Kwishyura indi myenda (urugero: konti y'ugurisha imyambaro, kwishyura mu byiciro)		<input type="checkbox"/>
10	Kuzigama, gushora imari, ubwiteganyirize mu zabukuru		<input type="checkbox"/>
11	Ubwishingizi, kwishyura ubwishingizi bwo gushyingura (ingobyi) (urugero : ubwishingizi bw'ubuzima, ikigo gitanga serivisi zo gushyingura)		<input type="checkbox"/>
12	Ibikoresho byo mu rugo, gusana ibikoresho byo mu rugo		<input type="checkbox"/>
13	Amafaranga asohoka ku byo umuntu akora ku giti cye (urugero: kwiyo goshesha, kujya muri siporo, imikino y'amahirwe, itabi, inzoga, imyenda, ibyo kwishimisha, gukoresha imodoka no kuyifata neza, gufasha n'amaturu y'idini)		<input type="checkbox"/>
14	Ibinezeza, imyidagaduro n'ibindi bintu cyangwa serivisi/DSTV, CANAL+, Startimes n'andi mafatabuguzi		<input type="checkbox"/>
15	Inyongera musaruro mu buhinzi (urugero: ingemwe, ifumbire, ibikoresho, imiti, ifumbire mvaruganda)		<input type="checkbox"/>
16	Ibikenerwa mu bucuruzi (sitoke, amamashini cyangwa ibikoresho)		<input type="checkbox"/>
Total		21	

IGIKA C. IBIRANGA URUGO N'ABARUTUYE

Ndifuzza ko tunganira kubikwerekeye wowe n'urugo rwanyu

No	Ibibazo	Ibisubizo	Ikirango
C1.	Ni nde nyiri uru rugo? Icyitonderwa: NYIRURUGO AGOMBA KUBA, MURI IKI IGIHE, ABARIZWA MURI URU RUGO KANDI N'UMUNTU USUBIZA AKABA AMWEMERA NKA NYIRURUGO.	1=Usubiza ni nyirurugo → C2 2=Usubiza si nyirurugo	<input type="checkbox"/>
A	Ese nyirurugo afite imyaka ingahe? NIBA ATABIZI ANDIKA 99		<input type="checkbox"/>
B	Ese nyirurugo ni umugabo cg umugore?	1 = Gabo 2 = Gore	<input type="checkbox"/>
C	Ni ikihe cyicro cya nyuma cy'amashuri nyirurugo yarangije? IGISUBIZO KIMWE GUSA	1 = Nta mashuri yize, 2 = Abanza 1-3, 3 = Abanza 4-6 4 = Ayisumbuye 1-3 5 = Ayisumbuye 4-6, 6 = Amakuru/Kaminuza 7 = Amashuri y'imyuga, 8 = Ntabizi	<input type="checkbox"/>
D	Ese nyirurugo hari amafaranga yinjiza mu rugo?	1=Yego 2=Oya	<input type="checkbox"/>
E	Ni abantu bangahe batunzwe n'amafaranga cg ibindi bintu byinjizwa n'urugo (ari ababa hano n'abatahaba)?	99 = Ntabizi	<input type="checkbox"/>
F	Ese ni iyihe sano ufutanye na nyirurugo? IGISUBIZO KIMWE GUSA	1 = Uwo bashakanye/bibanira 2 = Umwana 3 = Umubyeyi/sebukwe/ nyirabukwe/Umuvandimwe 4 = Indi sano 5 = Uwo acumbikiye 6=Umukozi wo mu rugo 7 = Undi	<input type="checkbox"/>
C2	Ufite imyaka ingahe y'amavuko?		<input type="checkbox"/>
C3	Igitsina	1= Gabo, 2=Gore	<input type="checkbox"/>
C4a	Ni ikihe cyicro cya nyuma cy'amashuri warangije? IGISUBIZO KIMWE GUSA	1 = Nta mashuri yize 2 = Abanza 1-3 3 = Abanza 4-6 4 = Ayisumbuye 1-3 5 = Ayisumbuye 4-6 6 = Amakuru/Kaminuza 7 = Amashuri y'imyuga	<input type="checkbox"/>
C4b	Irangamimerere yawe ni iyihe? IGISUBIZO KIMWE GUSA	1= Ingaragu 2= Yarashatse 3 = Afite uwo babana nk'abashakanye 4= Yatandukanye/Yarahukanye 5= Umupfakazi	<input type="checkbox"/>
C4c	Haba hari umwe mu bagize uyu muryango ufite ubumuga?	1 = Yego 2 = Oya, → C5	<input type="checkbox"/>
C4d	Niba ari Yego, ni ubuhe? MUSOMERE, IGISUBIZO KIMWE GUSA	1 = Kutabona 2 = Bw'amaguru/amaboko 3 = Ubundi (buvuge).....	<input type="checkbox"/>
C5	Gerageza kwibuka ku bijyanye n'amezi atatu ashize (Ibipimo bigaragaza ubukene)		
A	Ni kangahe wowe cg urugo rwanyu mwaba mwarabuze ibyo kurya kubera kubura amafaranga yo kubigura (guhaha)?	1 = Kenshi 2= Rimwe na rimwe 3= Nta na rimwe 4= Yanze gusubiza /Ntabizi	<input type="checkbox"/>
b	Ni kangahe wowe cg urugo rwanyu mwaba mwarananiwe kugura imiti/kwivuzza kubera ikibazo cyo kubura amafaranga yo kubyishyura?	1= Kenshi 2= Rimwe na rimwe, 3 = Nta narimwe	<input type="checkbox"/>

		4= Yanze gusubiza 5 = Ntibimureba/Ntabizi	
c	Ni kangahe wowe cg urugo rwanyu mwaba mwarananiwe kohereza abana ku ishuri kubera kubura amafaranga y' urugendo/imyenda y'ishuri/ibindi bijyanye n'ishuri?	1= Kenshi 2= Gake 3= Nta na rimwe 4 = Nta gisubizo 5 = Ntibimureba	<input type="checkbox"/>
d	Ni kangahe wowe cg urugo rwanyu rwabayeho rudafite amafaranga kandi ari ngombwa ko ruteganya ibikenewe kuri uwo muni?	1 = Kenshi; 2 = Gake 3 = Nta na rimwe 4 = Nta gisubizo 5 = Ntibimureba	<input type="checkbox"/>

C6	Ubucucike mu nzu		
a	Inzu mutuyemo ifite ibyumba bingahe (ukuyemo igikoni, aho bakarabira n'umugarani)		<input type="checkbox"/>
b	Ni ibyumba bingahe muri iyi nzu bikoreshwa mu kuryama?		<input type="checkbox"/>
c	Ubusanzwe ni abantu bangahe baryama muri uru rugo byibuze amajoro 5 mu cyumweru?		<input type="checkbox"/>
C7	Ushobora kumbwira, iyi nzu muyibamo ku buhe buryo? MUSOMERE. IGISUBIZO KIMWE GUSA		
	1. Ni iyanjye/Ni iyacu 2. Nyifatanyije n'undi muntu 3. Ni iy'umwe/abandi bantu bo muri uru rugo 4. Turayikodesha 5. Tuyibamo ku buntu 6. Ntabizi Niba C7 = 3, 4, 5 cg 6 → C9a 7. Ubundi buryo		<input type="checkbox"/>
a	Ese iyi nzu mwayibonye mute? IGISUBIZO KIMWE GUSA		
	1. Twarayiguze 2. Twarayubatse 3. Twarayirazwe 4. Impano Niba C7a= 3 cg 4, → C7d 5. Ubundi buryo		<input type="checkbox"/>
b	Ni he habiri (2) h'ingenzi mwakuye amafaranga yo kugura/kubaka iyi nzu? NTUMUSOMERE; IBISUBIZO BIBIRI (2)		
	01. Inguzanyo ya banki; 02. Inguzanyo yavuye mu kigo cy'imari iciriritse cg muri SACCO itariumurenge SACCO 03. Inguzanyo yavuye mu umurenge-SACCO 04. Twayagujije abantu baguriza amafaranga (Banki Lambert) 05. Twayagujije mu itsinda rishinzwe kuzigama, ikimina 06. Twayagujije umukoresha 07. Twayagujije umuvandimwe/Inshuti 08. Ubwiteganyirize bw'izabukuru 09. Ni ukuzigama kwanjye/kwacu 10. Amafaranga twarazwe n'ababyeyi 11. Ahandi		<input type="checkbox"/>
c	Ese hari amafaranga mugomba kwishyura (ideni) kuri iyi nzu?	1=Yego, 2=Oya, 3= Ntabizi	<input type="checkbox"/>
d	Ese mufite icyemezo cy'ubutaka/ cy'ikibanza cyubatswemo iyi nzu?	1=Yego, 2=Oya, 3= Ntabizi	<input type="checkbox"/>
e	Ese hari andi mazu mufite?	1=Yego, 2=Oya	<input type="checkbox"/>

C8	Ushobora kumbwira muri ibi bikurikira ibiri byo/ibitari byo kuri wowe? MUSOMERE		
a	Ntimuzigera mwimuka kandi mushobora kuzaba muri iyi nzu ubuzima bwanyu bwose.	1=Nibyoye, 2=Sibyoye, 3=Ntibimureba	<input type="checkbox"/>
b	Iyi nzu yanyu ni iyo gukomeza kugumana ntakuzayigurisha.	1=Nibyoye, 2=Sibyoye, 3=Ntibimureba	<input type="checkbox"/>
c	Murateganya kugurisha iyi nzu mukagura indi.	1=Nibyoye, 2=Sibyoye, 3=Ntibimureba	<input type="checkbox"/>
d	Murateganya kwimuka muri iyi nzu mukajya mu yindi.	1=Nibyoye, 2=Sibyoye, 3=Ntibimureba	<input type="checkbox"/>
e	Mukeneye amafaranga menshi mwagurisha iyi nzu yanyu.	1=Nibyoye, 2=Sibyoye, 3=Ntibimureba	<input type="checkbox"/>

f	Muzakoresha iyi nzu yanyu nk'ingwate igihe cyo kuguzza amafaranga.	1=Nibyo, 2=Siby, 3=Ntibimureba	<input type="checkbox"/>
g	Muratekereza ko inzu yanyu ari umutungo uzajya ugenda wongera agaciro.	1=Nibyo, 2=Siby, 3=Ntibimureba	<input type="checkbox"/>
h	Inzu yanyu ni umutungo mushobora gukuraho amafaranga: urugero uyikodesha undi muntu	1=Nibyo, 2=Siby, 3=Ntibimureba	<input type="checkbox"/>
i	Mwamaze cg murateganya kuvugurura iyi nzu yanyu.	1=Nibyo, 2=Siby, 3=Ntibimureba Niba C8i=2 cg 3 → C9a	<input type="checkbox"/>
J	Ni he mwakuye/muzakura amafaranga yo kuvugurura? NTUMUSOMERE, IBISUBIZO BYINSHI BIRASHOBOKA		
	1	Inguzanyo	<input type="checkbox"/>
	2	Inguzanyo ku muntu uguriza	<input type="checkbox"/>
	3	Amatsinda/ikimina	<input type="checkbox"/>
	4	Umukoresha	<input type="checkbox"/>
	5	Umuvandimwe/Inshuti	<input type="checkbox"/>
	6	Amafanga y'izabukuru	<input type="checkbox"/>
	7	Gukoresha ayo twazigamye	<input type="checkbox"/>

C9a. Ibikoresho byubatswe inzu			
C9a.1	Ni ibihe bikoresho by'ingenzi bisakaye inzu?		
	1.	Amabati	<input type="checkbox"/>
	2.	Amategura asanzwe	
	3.	Amategura mvaruganda	
	4.	Asbestos	
	5.	Beto	
	6.	Karito/Shitingi	
	7.	Ibyatsi	
	8.	Ibindi (kivuge).....	
C9a.2	Ni ibihe bikoresho by'ingenzi byubatswe inkuta z'inzu?		
	1.	Ibiti n'icyondo	<input type="checkbox"/>
	2.	Ibiti na sima	
	3.	Amatafari ya rukarakara	
	4.	Shitingi/karito	
	5.	Buloki sima/Beto	
	6.	Amabuye	
	7.	Imbaho	
	8.	Amatafari ahiye	
	9.	Ibindi (bivuge).....	
C9a.3	Ni ibihe bikoresho by'ingenzi bishashe hasi mu nzu?		
	1.	Itaka/Umucanga	<input type="checkbox"/>
	2.	Beto/Sima/Amakaro	
	3.	Amabuye	
	4.	Amatafari ahiye	
	5.	Imbaho	
	6.	Ibindi (bivuge).....	

C9b	Ni hehe h'ingenzi urugo rwanyu rukura amazi yo kunywa?		
01	Robine iri mu nzu		<input type="checkbox"/>
02	Robine iri mu rugo		
03	Robine rusange		
04	Ipompo cg nayikondo		
05	Iriba ritunganyije		
06	Iriba ridatunganyije		
07	Isoko/kano itunganyije		
08	Isoko idatunganyije		
09	Amazi y'imvura		
10	Amazi azanwa n'ikamy ya tanki		

11	Amazi atemba cg adendeje(umugezi/Ikiyaga/Icyuzi/umuvumba/umuyoboro wo kuvomerera umurima)		
12	Ahandi		
C10a	Ese urugo rwanyu rufite umusarani w'ababa mu rugo gusa cg muwukoresha hamwe n'izindi ngo?	1 = Umusarani w'urugo rwanyu rwonyine, 2 = Bakoresha umusarani umwe hamwe n'izindi ngo 3 = Nta musarani bafite, → C11a	<input type="checkbox"/>
C10b	Urugo rwanyu rukoresha umusarani umeze ute? IGISUBIZO KIMWE GUSA	1= Umusarani wa kizungu, 2 = Umusarani wubakiye (utinze), 3 = Umusarani utubakiye (udatinze), 4= Ubundi bwoko (buvuge).....	<input type="checkbox"/>
C11a	Ni kihe gicanwa cy'ingenzi urugo rwanyu rukoresha mu guteka? IGISUBIZO KIMWE GUSA	01 = Inkwi 02 = Amakara 03 = Gazi 04 = Biogaz 05 = Ingufu ziva ku mirasire y'izuba 06 = Amashanyarazi 07 = Amavuta/Petrole 08 = Ibisigazwa by'imyaka 09 = Amase 10 = Ibindi	<input type="checkbox"/>
C11b	Urugo rwanyu rukoresha iki cy'ingenzi mu kumurika mu nzu?	01 = Amashanyarazi ya EUCL (icyahozze ari EWSA), 02 = Andi mashanyarazi, 03 = BioGazi, 04 = Generator, 05 = Itara rya peterori cg ry'amabuye, 06 = Inkwi, 07 = Buji, 08 = Akatadowa, 09 = Imirasire y'izuba, 10 = Batiri, 11 = Ibindi	<input type="checkbox"/>
C12	Ushobora kumbwira bimwe mu bikoreho bikurikira wowe cg urugo rwanyu rufite? Ibikoreho bigomba kuba bishobora gukora. MUSOMERE IBIKORESHO		
01	Isuka/Majagu, kupakupa, Najoro/ Umupanga, Ipiki/Rasoro, Igitiyo	1=Yego, 2= Oya	<input type="checkbox"/>
02	Ingorofani	1=Yego, 2= Oya	<input type="checkbox"/>
03	Indogobe/Ibimasa bihinga	1=Yego, 2= Oya	<input type="checkbox"/>
04	Imashini ihinga	1=Yego, 2= Oya	<input type="checkbox"/>
05	Imashini isya	1=Yego, 2= Oya	<input type="checkbox"/>
06	Radiyo	1=Yego, 2= Oya	<input type="checkbox"/>
07	Radiyo icuranga kaseti/CD/Flash	1=Yego, 2= Oya	<input type="checkbox"/>
08	Televiziyo	1=Yego, 2= Oya	<input type="checkbox"/>
09	Igare ridakora tagisi	1=Yego, 2= Oya	<input type="checkbox"/>
10	Ubwato budakoreshwa iby'ubucuruzi	1=Yego, 2= Oya	<input type="checkbox"/>
11	Inshundura	1=Yego, 2= Oya	<input type="checkbox"/>
12	Intebe zo muri Salon	1=Yego, 2= Oya	<input type="checkbox"/>
13	Igitanda	1=Yego, 2= Oya	<input type="checkbox"/>
14	Imashini yo kudoda	1=Yego, 2= Oya	<input type="checkbox"/>
15	Akabati k'imyenda	1=Yego, 2= Oya	<input type="checkbox"/>
16	Ikinyabiziga gikoresha moteri icyo aricyo cyose/Motorized vehicle of any kind	1=Yego, 2= Oya	<input type="checkbox"/>

C13a	Ushobora kumbwira icyiciro cy'ubudehe urugo rwanyu rubarizwamo?		
	1 = Icyiciro cya mbere 2 = Icyiciro cya kabiri 3 = Icyiciro cya gatatu 4 = Icyiciro cya kane 5 = Yarajuriye 6 = Ntakizi, → C13d		<input type="checkbox"/>
C13b	Ese muri iyi myaka ibiri ishize, urugo rwanyu rwaba rwarahinduye icyiciro cy'ubudehe?	1 = Yego, 2 = Oya, → C13d 3 = Ntabizi → C13d	<input type="checkbox"/>
C13c	Ni ikihe cyiciro cy'Ubudehe urugo rwanyu rwabarizwagamo mbere yo guhinduka?		

	1 = Icyiciro cya mbere 2 = Icyiciro cya kabiri 3 = Icyiciro cya gatatu 4 = Icyiciro cya kane 5 = Icyiciro cya gatanu 6 = Icyiciro cya gatandatu 7 = Ntakizi		<input type="checkbox"/>
C13d	Mu mezi 12 ashize urugo rwanyu rwaba rwarahawe inkunga cg inguzanyo y'amafaranga ya VUP-Ubudehe?	1 = Yego , 2 = Oya, 3 = Ntabizi	<input type="checkbox"/>

C14	Kugera ku ikoranabuhanga (Access). Ni ibihe muri ibi bikurikira mujya mukoresha?		
C14a1	Ukeneye gukoresha Telefoni igendanwa wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona → C14a2	<input type="checkbox"/>
C14b1	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye/Ni iy'urugo 2 = Siiyanjye/ Si iy'urugo	<input type="checkbox"/>
C14a2	Ukeneye gukoresha Telefoni itagendanwa/telefoni rusange wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona → C14a3	<input type="checkbox"/>
C14b2	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye/ Ni iy'urugo 2 = Siiyanjye/ Si iy'urugo	<input type="checkbox"/>
C14a3	Ukeneye gukoresha Mudasobwa wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona → C14a4	<input type="checkbox"/>
C14b3	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye/ Ni iy'urugo 2 = Siiyanjye/ Si iy'urugo	<input type="checkbox"/>
C14a4	Ukeneye gukoresha Interineti wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona → Gika D	<input type="checkbox"/>
C14b4	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye/ Ni iy'urugo 2 = Siiyanjye/ Si iy'urugo	<input type="checkbox"/>

IGIKA D. KUGERA KU BIKORWA-REMEZO

No	Ibibazo	Ibisubizo	Ikirango
D1b1	Kuva hano kugera ku Isoko riremwa n'abantu benshi riri hafi bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c1	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1b2	Kuva hano kugera ku biro by'Akagari kanyu bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c2	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a3	Kuva hano kugera ku biro by'Umurenge wanyu hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b3	Kuva hano kugera ku biro by'Umurenge wanyu bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c3	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1b4	Kuva hano kugera ku ishuri riri hafi (abanza/ ayisumbuye) bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c4	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1b5	Kuva hano kugera ku ivuriro riri hafi bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c5	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a7	Kuva hano kugera ku Umurenge SACCO hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b7	Kuva hano kugera ku Umurenge-SACCO bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c7	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a8	Kuva hano kugera ku Kigo cy'Imari iciriritse kiri hafi hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b8	Kuva hano kugera ku Kigo cy'imari iciriritse kiri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari ikigo cy'imari iciriritse koko)	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c8	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a10	Kuva hano kugera kuri Banki iri hafi hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b10	Kuva hano kugera kuri Banki iri hafi bigufata igihe kingana iki? (KORESHA LISITI UREBE KO ARI BANKI KOKO)	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c10	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a11	Kuva hano kugera ahari icyuma cya Banki cyo kubitsa no kubikuza (ATM) hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b11	Kuva hano kugera ahari icyuma cya banki cyo kubitsa no kubikuza (ATM) bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c11	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a13	Kuva hano kugera ahari Umuntu/Umucuruzi uhagarariye Banki (Bank agent) hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b13	Kuva hano kugera ahari Umuntu/ Umucuruzi uhagarariye banki (Bank agent) uri hafi bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c13	Ni ubuhe buryo bw'ingenzi ukoresha kugerayo?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>

D1a14	Kuva hano kugera ahari umukozi wa Mobile Money/Tigo Cash/Airtel Money uri hafi hari intera ingana ite?	1:< 500m; 2:500m-1Km; 3:>1Km-2Km; 4:>2Km-5Km; 5:>5Km; 6: Ntabizi.	<input type="checkbox"/>
D1b14	Kuva hano kugera ahari umukozi wa Mobile money agent/Tigo cash/Airtel money uri hafi bigufata igihe kingana iki?	1: < 15 min; 2: 15-30 min; 3: >30-60 min 4: > 60 min; 5: Simbizi	<input type="checkbox"/>
D1c14	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1: Amaguru; 2: Igare; 3: Moto; 4: Imodoka; 5: Ubwato; 6: Ntibimureba	<input type="checkbox"/>
D1a15	Bigutwara umwanya ungana ute kugera ku kigo cy'ubwishingizi kikwegereye?	1= muni y'iminota 15; 2= Hagati y'iminota 16 na 30; 3= Hagati y'iminota 31 na 60 4= Iminota irenga 60; 5= Ntabyo nzi	<input type="checkbox"/>
D1b15	Kuva hano kugera ku kigo cy'ubwishingizi kikwegereye hareshya hate?	1= Muni ya metero 5000 2= Hagati ya 500m na 1Km 3= Hagati ya 1Km na 2Km 4= Hagati ya 3Km na 5Km 5= Hejuru ya 5 Km 6= Ntacyo mbiziho	<input type="checkbox"/>
D1c15	Ni ubuhe buryo bw'ingenzi ukoresha ugiye ku kigo cy'ubwishingizi kikwegereye?	1 = Ngenda n'amaguru 2 = Igare 3 = Ipikipiki (moto) 4 = Imodoka	<input type="checkbox"/>
Rangiza ikiganiro, fata → GPS			

MURAKOZE CYANE