

# RWANDA - Rwanda FinScope 2020, Financial Inclusion in Rwanda 2020

**Access to Finance Rwanda (AFR) - GoR**

Report generated on: January 11, 2021

Visit our data catalog at: <https://microdata.statistics.gov.rw/index.php>

## Overview

### Identification

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ID NUMBER  
RWA-NISR-RFS-2020-v1

### Version

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VERSION DESCRIPTION  
Edited, anonymous dataset for public use.

PRODUCTION DATE  
2020-06-01

NOTES  
This is the first version of the data description

### Overview

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#### ABSTRACT

The FinScope survey provides a holistic understanding of how individuals generate an income and how they manage their financial lives. It identifies the factors that drive financial behaviour and those that prevent individuals from using financial products and services. Implementing the FinScope survey over time provides the opportunity to assess whether, and how, a country's situation changes.

The main objective of the FinScope Rwanda 2020 survey was to:

- Describe the levels of financial inclusion (i.e. levels of access to financial products and services – both formal and informal)
- Describe the landscape of access (i.e. the type of products and services used by financially included individuals)
- Identify the drivers of, and barriers to, financial access
- Assess trends/changes over time (from 2016)
- Stimulate evidence-based dialogue that will lead to effective public and private sector interventions in order to increase and deepen financial inclusion
- Provide information on new opportunities for increased financial inclusion and the extent to which financial services are meeting Rwandans' needs.

KIND OF DATA  
Sample survey data [ssd]

UNITS OF ANALYSIS  
Basic units of analysis were individuals and households.

### Scope

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NOTES  
FinScope Rwanda2020 survey covered:

- The Household Characteristics,
- Access to infrastructures,
- Financial capacity,
- Money Management-Borrowing
- Money Management- Risk &Risk Mitigation
- Money Management- Remittances
- Bank Penetration
- Informal Products
- Farming
- Income and Expenditure, and General information.

## KEYWORDS

FinScope

## Coverage

## GEOGRAPHIC COVERAGE

FinScope data are at the National level coverage

## UNIVERSE

The target population eligible for FinScope survey is every 16 years old and above resident in selected households

## Producers and Sponsors

## PRIMARY INVESTIGATOR(S)

Name	Affiliation
Access to Finance Rwanda (AFR)	GoR

## OTHER PRODUCER(S)

Name	Affiliation	Role
Ministry of Finance and Economic Planning	GoR	Technical Partner
National Bank of Rwanda	Ministry of Finance and Economic Planning	Technical Partner
National Institute of statistics of Rwanda	Ministry of Finance and Economic Planning	Technical assistance in Questionnaire Design and Sampling methodology
Centre for Economic and Social Studies	NGO	Technical assistance in Questionnaire Design, Data Collection and data processing
Finmark Trust	NGO	Technical assistance in Data analysis

## FUNDING

Name	Abbreviation	Role
Government of Rwanda	GoR	Funding

<b>Name</b>	<b>Abbreviation</b>	<b>Role</b>
United Kingdom's Department for International Development	UKaid	Funding
United States Agency for International Development	USAID	Funding
Sweden	Sweden	Funding
The Master Card Foundation	MCF	Funding
Access to Finance Rwanda	AFR	Funding

## Metadata Production

### METADATA PRODUCED BY

<b>Name</b>	<b>Abbreviation</b>	<b>Affiliation</b>	<b>Role</b>
National Institute of Statistics of Rwanda	NISR	Ministry of Finance and Economic Planning	Metadata Documentation

DATE OF METADATA PRODUCTION  
2020-07-02

DDI DOCUMENT VERSION  
RWA-NISR-RFS-2020-v1

DDI DOCUMENT ID  
RWA-NISR-RFS-2020-v1

# Sampling

## Sampling Procedure

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FinScope Rwanda 2020 is representative at national, urban/rural and district levels. The sampling frame was provided by National Institute of Statistics. The sample was designed according to the latest Census through the listing information conducted in the selected Enumeration Areas (EA). All households in the selected EAs were listed. As such about 158 386 households were listed. Within each selected EAs, sixteen households were randomly selected from the listed households. Within the selected households, individual respondents were randomly selected using the automated Kish Grid. A total of 12,480 interviews were conducted during September to November 2019.

## Weighting

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The FinScope Survey 2020 is designed to represent the current household-based population of Rwanda. A stratified multi-stage sample design was used for the FinScope Survey, based on the NISR 2012 Rwanda Census frame. The weights for the FinScope Survey 2020 calculated based on the probabilities of selection from each sampling stage. In this case the number of sample clusters in each district corresponds to the number of clusters enumerated. This ensured that the data weighted up to represent the total household-based population in Rwanda.

The data was weighted and benchmarked to the 2016/17 Integrated Household Survey (EICV5)

# Questionnaires

## Overview

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The questionnaire was drafted in English and translated into Kinyarwanda. An instruction manual was developed in order to guide the enumerators how to use better the questionnaire and conduct interviews.

The modules of the questionnaire to be collected in the FinScope Customer Survey 2020 are as follows:

- Module A Localization and Identification of the Household
- Module B Household Register
- Module C Household Information and Demographics
- Module D Access to Infrastructure
- Module E Financial Capacity
- Module F E-Payments and Mobile Money
- Module G Money Management - Saving/Investment
- Module H Money Management - Borrowing
- Module I Money Management - Risk and Risk Management
- Module J Money Management - Remittances
- Module K Banking
- Module L Informal Products
- Module M Farming
- Module N Income and Expenditures
- Module O General Information

## Data Collection

### Data Collection Dates

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Start	End	Cycle
2020	2020	NA

### Time Periods

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Start	End	Cycle
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### Data Collection Mode

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Face-to-face [f2f]

### Data Collection Notes

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Training of enumerators was based on the interviewer's manual and covered:

Introduction to the survey: survey objectives, sample, survey modules, survey implementation, confidentiality, interviewer's role;

Conducting the interview: approaching the household, ensuring privacy, asking questions, differences between the printed questionnaire and the tablet screens;

Questionnaire content: location identifiers, household roster, survey modules details.

Fieldwork procedures: field team members' roles and responsibilities, reporting to the field supervisor, ensuring high data quality,

Entering and managing data on the tablet: tablet and screen components, starting a record on the tablet, general navigation, advancing through modules and groups, entering responses;

Completing modules: general instructions, how to administer each module/ask questions/enter responses (question by question);

Hands-on training: Hands-on-training with survey instrument on tablets complete with mock interviews and practice sessions and the use of all technical equipment required for survey implementation;

At the conclusion of the interviewers' training, the entire field team conducted a pilot test of all survey procedures, logistics, systems, the revised instrument, and the translations. The pilot test was conducted in urban and rural areas that are not part of the sample. The pilot test lasted one week. At the end of each day, all people participating in the pilot test were meeting to discuss issues and challenges, and suggest solutions to be tested on subsequent days.

At the conclusion of the pilot, all proposed changes to the survey instrument, translations, procedures, logistics, and systems were documented and prioritized. The AFR and FinMark Trust worked with the CESS Survey Director, Field Manager and QCS specialists to revise the survey instruments.

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Module B Household Register

Module C Household Information and Demographics  
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 Module E Financial Capacity  
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 Module I Money Management – Risk and Risk Management  
 Module J Money Management – Remittances  
 Module K Banking  
 Module L Informal Products  
 Module M Farming  
 Module N Income and Expenditures  
 Module O General Information

## Data Collectors

Name	Abbreviation	Affiliation
Centre for Economic and Social Studies	CESS	Access to Finance Rwanda

## Supervision

In order to complete 12,480 interviews with adults aged 16 years and above in their respective households distributed in all the districts (30) of Rwanda, 63 Enumerators were used during 42 days of data collection. The fieldwork lasted 42 days, including 40 days of data collection, one (1) day dedicated for teams' deployment, and another (1) day for redeployment of teams in districts. For practical and logistical purposes, two pair teams (one team of 4 enumerators) were deployed together moving from one area to another using one vehicle. Each field team deployed consists of one (1) Field Supervisor, one (1) Quality control(QC) interviewer, and Interviewers. In total there were 15 teams, 15 Field Supervisors, 15 QC Interviewers, and 63 Enumerators to complete the work.

Rigorous field supervision was provided throughout the course of fieldwork by several layers of supervisory staff in order to ensure the quality of the data. The front lines for data quality assurance in the field were Field Supervisors. The Field Supervisor and the quality control Interviewer were observing interviews conducted by interviewers. The quality control Interviewer was responsible to review each questionnaire summary closely and will present findings to the Field Supervisor prior to the latter's transmission of the data. The Field Supervisors also was to observe all interviewers as they conduct some interviews, spot check a random sample of interviewed households, and provide additional instruction to Interviewers as needed. Field Quality control supervision teams were visiting the field teams during the course of fieldwork to provide supervision and additional quality assurance.

To complement and verify these quality control measures, Access to Finance Rwanda (AFR) and Yakini conducted independent field visits to verify field teams' implementation of the survey methodology and the interviewing process. Spot checks were also carried out on a number of completed questionnaires to assess completeness and logical consistency of interview data.



# Data Processing

No content available

# Data Appraisal

No content available

# Documentation

## Questionnaires

### FinScope Rwanda 2020 Survey Questionnaire

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Title FinScope Rwanda 2020 Survey Questionnaire  
 Author(s) Access to Finance Rwanda  
 Date 2018-12-25  
 Country Rwanda  
 Language English  
 Publisher(s) NISR  
 Description This is the questionnaire for Finscope Rwanda 2020  
 Filename Technical/Q-rfs-2020-Eng.pdf

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### FinScope Rwanda 2020 Survey Kinyarwanda Questionnaire

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Title FinScope Rwanda 2020 Survey Kinyarwanda Questionnaire  
 Author(s) Access to Finance Rwanda  
 Country Rwanda  
 Language Kinyarwanda  
 Publisher(s) NISR  
 Description This is the 2020 Finscope questionnaire in Kinyarwanda  
 Filename Technical/Q-rfs-2020-kiny.pdf

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### FinScope Rwanda 2020 English Questionnaire

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Title FinScope Rwanda 2020 English Questionnaire  
 Author(s) Access to Finance Rwanda  
 Date 2020  
 Country Rwanda  
 Language English  
 Contributor(s) National Institute of Statistics of Rwanda  
 Publisher(s) National Institute of Statistics of Rwanda (NISR) - Ministry of Finance and Economic Planning (MINECOFIN)  
 Filename Q-rfs-2020-Eng.pdf

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### FinScope Rwanda 2020\_Kinyarwanda Questionnaire

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Title FinScope Rwanda 2020\_Kinyarwanda Questionnaire  
 Author(s) Access to Finance Rwanda  
 Date 2020  
 Country Rwanda  
 Language Kinyarwanda  
 Contributor(s) National Institute of Statistics of Rwanda  
 Publisher(s) National Institute of Statistics of Rwanda (NISR) - Ministry of Finance and Economic Planning (MINECOFIN)  
 Filename Q-rfs-2020-kiny.pdf

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## Reports

### Brief Report of FinScope 2020

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Title Brief Report of FinScope 2020  
Author(s) Access to Finance Rwanda  
Country Rwanda  
Language English  
Filename Reports/brief-report-rfs-2020-eng-v1.pdf

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### Detailed Methodology

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Title Detailed Methodology  
Author(s) Access to Finance Rwanda  
Country Rwanda  
Language English  
Filename Technical/Methods-rfs-2020-eng.pdf

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### FinScope 2020 Main Report

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Title FinScope 2020 Main Report  
Author(s) Access to Finance Rwanda  
Date 2020-10-01  
Country Rwanda  
Language English  
Description This is the final report of Rwanda Finscope 2020

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## Brief Report of FinScope 2020

Title	Brief Report of FinScope 2020
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Country	Rwanda
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Filename	brief-report-rfs-2020-eng-v1.pdf

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## Main Report of FinScope 2020

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## Technical documents

### Detailed Methodology

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Title	Detailed Methodology
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Country	Rwanda
Language	English
Contributor(s)	National Institute of Statistics of Rwanda
Publisher(s)	National Institute of Statistics of Rwanda (NISR) - Ministry of Finance and Economic Planning (MINECOFIN)
Filename	Methods-rfs-2020-eng.pdf

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