

REPUBULIKA Y'U RWANDA



Nomero y'urutonderw'ibibazwa

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FinScope Rwanda 2015/2016 Survey

URUTONDE RW'IBIBAZWA

IGIKA A. IBIRANGO BY'URUGO RWAKOREWEMO UBUSHAKASHATSI

AHO URUGO RUBARIZWA	IKIRANGO																				
A1. Intara/ Umujyi wa Kigali:.....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A2. Akarere ka:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A3. Umurenge wa:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A4. Akagari ka:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A5. Umudugudu wa:.....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A6. Icyaro/ Umujyi wa Kigali 1= Umujyi 2 = Icyaro	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A7a. Nomero y'urugo rwatoranijwe n'amazina ya nyiri urugo	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A7b. Nomero y'urugo rwasimbuye n'amazina ya nyiri urugo:.....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A8. Ibipimo bya GPS by'aho Urugo rubarurwaruhereye	<table border="1"> <tr> <td></td><td></td><td></td><td>°</td><td></td><td></td><td>'</td><td></td><td></td><td>"</td> </tr> <tr> <td></td><td></td><td></td><td>°</td><td></td><td></td><td>'</td><td></td><td></td><td>"</td> </tr> </table>				°			'			"				°			'			"
			°			'			"												
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1. Amazina y'Umukarani w'ibarura	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° ya tablet	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
2. Amazina y'Umukarani-QC	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° ya tablet	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
3. Amazina y'Umugenzuzi mukuru	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° ya tablet	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
4. Amazina y'Umugenzuzi w'Intara QCS	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				

IGIKA B. URUTONDE RW'ABABA MU RUGO

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

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

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

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

Abantu bemerewe kubazwa 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
		<input type="text"/>	<input type="text"/>	<input type="text"/>	1
		<input type="text"/>	<input type="text"/>	<input type="text"/>	2
		<input type="text"/>	<input type="text"/>	<input type="text"/>	3
		<input type="text"/>	<input type="text"/>	<input type="text"/>	4
		<input type="text"/>	<input type="text"/>	<input type="text"/>	5
		<input type="text"/>	<input type="text"/>	<input type="text"/>	6
		<input type="text"/>	<input type="text"/>	<input type="text"/>	7
		<input type="text"/>	<input type="text"/>	<input type="text"/>	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 batemererwa kubazwa nyamara bafite imyaka 16+
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	
		<input type="text"/>	<input type="text"/>	<input type="text"/>	

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

KUGIRA NGO UMENYE UMUNTU UBAZA, URAKORA IBI BIKURIKIRA:

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

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 2 = Yego, yanze gusubiza 3 = Oya, ntawuhari NIBA ARI Yego, JYA KURI B7 NIBA ARI Oya, Teguza gusubirayo bwa mbere	B5b. Ese uwatoranyijwe agomba gusimburwa? 1=Yego 2=Oya	
Isura ry'urugo rya mbere/...../2015/...../.....	<input type="checkbox"/>	<input type="checkbox"/>	Niba ari Yego, Jya kuri B6 Niba ari Oya, Uzagaruka kumubaza
Gusubirayo bwa mbere/...../2015/...../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Gusubirayo bwa kabiri/...../2015/...../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Gusubirayo bwa gatatu/...../2015/...../.....	<input type="checkbox"/>	<input type="checkbox"/>	Niba ari Yego, Jya kuri B6 Niba ari Oya, Jya kuri B7
B6	Impamvu ishobora gutuma habaho gusimbura no guhagarika ikiganiro 1 = Uwatoranyijwe ntiyashoboye kuboneka inshuro 3 zose twasubiyeyo 2 = Uwatoranyijwe yabujijwe gusubiza n'abo babana 3 = Uwatoranyijwe yanze ikiganiro kubwe 4 = Ikindi mpamvu (yivuge) NIBA IGISUBIZO ARI KURI B6= 2, 3 CG 4 RANGIZA IKIGANIRO				<input type="checkbox"/>
B7	Ninde Usubiza? 1 = Uwatoranyijwe 2 = Uwasimbuye				<input type="checkbox"/>

IGIKA C. IBIRANGA URUGO N'ABARUTUYE

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

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

Ndifuzako tubanza kuganira kubikwerekeye wowe n'urugo rwanyu

No	Ibibazo	Ibisubizo	Ikirango
C1.	Ni nde mutware w'uru rugo? Icyitonderwa: UMUTWARE W'URUGO AGOMBA KUBA, MURI IKI IGIHE, ABA MU RUGO KANDI N'UMUNTU USUBIZA AKABA AMWEMERA NK'UMUTWARE W'URUGO. 1=Usubiza ni umutware w'urugo 2=Usubiza si umutware w'urugo	Niba C1 = 1 → C2 Niba C1 = 2 → C1a	<input type="text"/>
a	Ese umutware w'uru rugo afite imyaka ingahe? NIBA ATABIZI ANDIKA99		<input type="text"/>
b	Ese umutware w'uru rugo ni umugabo cg umugore?	1 = Gabo 2 = Gore	<input type="text"/>
c	Ni ikihe cyiciro cya nyuma cy'amashuri umutware w'uru rugo yarangije? IGISUBIZO KIMWE	1 = Nta mashuri yize, 2 = Abanza 1-3, 3 = Abanza 4-6 4 = Ayisumbuye 1-3 5 = Ayisumbuye 4-6, 6 = Amakuru/Kaminuza 7 = Amashuri y'imyuga, 8 = Ntabizi	<input type="text"/>
d	Ese umutware w'urugo hari amafaranga yinjiza mu rugo?	1= Yego 2=Oya	<input type="text"/>
e	Ni abantu bangahe batanzwe n'amafaranga cg ibindi bintu byinjizwa n'urugo? (ari ababa hano n'abatahaba)	99 = Ntabizi	<input type="text"/>
f	Ese ni iyihe sano ufutanye n'umutware w'urugo? IGISUBIZO KIMWE	1 = Uwo bashakanye/bibanira 2 = Umwana 3 = Umubyeyi/sebukwe/nyirabukwe 4 = Indi sano 5 = Uwo acumbikiye 6=Umukozi wo murugo 7 = Undi (kivuge)	<input type="text"/>
C2	Ufite imyaka ingahe y'amavuko?		<input type="text"/>
C3	Igitsina cyawe ni	1= Gabo, 2=Gore	<input type="text"/>
C4a	Ni ikihe cyiciro cya nyuma cy'amashuri warangije? IGISUBIZO KIMWE	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="text"/>
C4b	Irangamimerere yawe ni iyihe? IGISUBIZO KIMWE	1= Ingaragu 2= Yarashatse 3 = Afite uwo babana 4= Yatandukanye/Yarahukanye 5= Umupfakazi	<input type="text"/>
C4c	Haba hari ubumuga ufite?	1 = Yego 2 = Oya Niba C4c=2 → C5	<input type="text"/>
C4d	Niba ari Yego, Ni ubuhe? MUSOMERE, IGISUBIZO KIMWE	1 = Kutabona 2 = Kutumva 3 = Kutavuga 4 = Bw'amaguru/amaboko 5 = Bwo mu mutwe 6 = Ubundi (buvuge)	<input type="text"/>

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= Nta gisubizo	<input type="text"/>
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 4= Yanze gusubiza	<input type="text"/>
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="text"/>
d	Ni kangahe wowe cg urugo rwanyu rwabayeho rudafite amafaranga kandi ari ngombwa ko ruteganya ibikenewe kuri uwo munsu?	1 = Kenshi; 2 = Gake 3 = Nta na rimwe 4 = Nta gisubizo 5 = Ntibimureba	<input type="text"/>

C6	Ubucucike mu nzu		
a	Inzu mutuyemo ifite ibyumba bingahe (ukuyemo igikoni, aho bakarabira n'umugarani)		<input type="text"/>
b	Ni ibyumba bingahe muri iyi nzu bikorehwa mu kuryama?		<input type="text"/>
c	Ubusanzwe ni abantu bangahe baryama muri uru rugo byibuze amajoro 5 mu cyumweru?		<input type="text"/>
C7	Ushobora kumbwira, iyi nzu muyibamo ku buhe buryo? MUSOMERE. IGISUBIZO KIMWE Niba C7 = 3, 4 cg 5, → C9		
	1. Ni iyanjye 2. Nyifatanyije n'undi muntu 3. Ni iy'umwe/abandi bantu bo muri uru rugo 4. Turayikodesha 5. Tuyibamo ku buntu 6. Ubundi buryo (buvuge)		<input type="text"/>
a	Ese iyi nzu mwayibonye mute? IGISUBIZO KIMWE Niba C7a= 3 cg 4, → C7d		
	1 = Twarayiguze 2 = Twarayubatse 3 = Twarayirazwe 4 = Impano 5 = Ubundi buryo (buvuge)		<input type="text"/>
b	Ni hehe h'ingenzi mwakuye amafaranga yo kugura/kubaka iyi nzu? NTUMUSOMERE;IGISUBIZO KIMWE		
	01. Inguzanyo ya banki; 02. Inguzanyo yavuye mu kigo cy'imari giciriritse mu kigo SACCO kitari umurenge SACCO 03. Inguzanyo yavuye mu kigo cy'imari umurenge-SACCO 04. Twayagujije abantu baguriza amafaranga (Banki Lambert) 05. Twayagujije mu itsinda rishinzwe kuzigama, ikimuna 06. Twayagujije umukoresha; 07. Twayagujije umuvandimwe/Inshuti 08. Ubwitaganyirize bw'izabukuru; 09. Ni ukuzigama kwanjye/kwacu 10. Amafaranga twarazwe n'ababyeyi; 11. Ahandi		<input type="text"/>
c	Ese hari amafaranga mugomba kwishyura kuri iyi nzu?	1=Yego 2=Oya 3= Ntabizi	<input type="text"/>
d	Ese mufite icyemezo cy'ubutaka/ cy'ikibanza cyubatswemo iyi nzu?	1=Yego 2=Oya 3= Ntabizi	<input type="text"/>
e	Ese hari andi mazu mufite?	1=Yego, 2=Oya	<input type="text"/>
C8	Ushobora kumbwira muri ibi bikurikira ibiri byo/ibitari byo kuri wowe? MUSOMERE		
a	Ntimuzigera mwimuka kandi mushobora kuzaba muri iyi nzu ubuzima bwanyu bwose.	1= Nibyo, 2=Sibyo, 3=Ntibimureba	<input type="text"/>
b	Iyi nzu yanyu ni iyo gukomeza kugumana ntakuzayigurisha.	1 = Nibyo, 2=Sibyo, 3=Ntibimureba	<input type="text"/>
c	Mukeneye amafaranga menshi mwagurisha iyi nzu yanyu.	1= Nibyo, 2=Sibyo, 3=Ntibimureba	<input type="text"/>
d	Muzakoresha iyi nzu yanyu nk'ingwate igihe cyo kuguza amafaranga.	1= Nibyo, 2=Sibyo, 3=Ntibimureba	<input type="text"/>
e	Muratekereza ko inzu yanyu ari umutungo uzajya ugenda wongera agaciro.	1= Nibyo, 2=Sibyo, 3=Ntibimureba	<input type="text"/>

f	Inzu yanyu ni umutungo ushobora gufasha kubona amafaranga, urugero: kuyikodesha undi muntu.	1= Nibyo, 3=Ntibimureba	2=Sibyo,	<input type="text"/>
g	Mwamaze cg murateganya kwagura iyi nzu yanyu.	1= Nibyo, 3=Ntibimureba	2=Sibyo,	<input type="text"/>
C9	Ni hehe h'ingenzi urugo rwanyu rukura amazi yo kunywa?			
	01 = Robine iri mu nzu 02= Robine iri mu rugo, 03 = Robine rusange 04= Ipompo cg nayikondo, 05 = Iriba ritunganyije 06= Iriba ridatunganyije, 07 = Isoko/kano itunganyije, 08= Isoko idatunganyije, 09 = Amazi y'imvura , 10= Amazi azanwa n'ikamyo ya tanki, 11 = Amazi atemba cg adendeje(umugezi/lkiyaga/lcyuzi/umuvumba/umuyoboro wo kuvomerera umurima); 12 = Ahandi,(havuge)			<input type="text"/>
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, Niba C10a=3, → C11a		<input type="text"/>
C10b	Urugo rwanyu rukoresha umusarani umeze ute? IGISUBIZO KIMWE	1= Umusarani wa kizungu, 2= Umusarani wubakiye (utinze), 3=Umusarani utubakiye (udatinze), 4= Ubundi bwoko (buvuge).....		<input type="text"/>
C11a	Ni kihe gicanwa cy'ingenzi urugo rwanyu rukoresha mu guteka? IGISUBIZO KIMWE	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 (bivuge).....		<input type="text"/>
C11b	Urugo rwanyu rukoresha iki cy'ingenzi mu kumurika mu nzu?	01 = Amashanyarazi ya EUCL (former EWSA), 02 = Andi mashanyarazi, 03 = BioGazi, 04 = Generator, 05 = Itara rya peterori cg ry'amabuye, 06 = Inkwi, 07 = Buji, 08 = Akatadowa, 09 = Imirasire y'izuba, 10 = Batiri, 11 = Ibindi (bivuge).....		<input type="text"/>
C12	Ushobora kumbwira bimwe mu bikoresho bikurikira wowe cg urugo rwanyu rufite? Ibikoresho bigomba kuba bishobora gukora. MUSOMERE IBIKORESHO			
1	Isuka/Majagu, kupakupa, Najoro/ Umupanga, Ipiki/Rasoro, Igitiyo			
2	Ingorofani	1=Yego,	2=Oya	<input type="text"/>
3	Indogobe/Ibimasa bihinga	1=Yego,	2=Oya	<input type="text"/>
5	Imashini ihinga	1=Yego,	2=Oya	<input type="text"/>
6	Imashini isya	1=Yego,	2=Oya	<input type="text"/>
7	Radiyo	1=Yego,	2=Oya	<input type="text"/>
8	Radiyo icuranga kaseti/CD/Flash	1=Yego,	2=Oya	<input type="text"/>
9	Televisiyo	1=Yego,	2=Oya	<input type="text"/>
10	Igare ridakora tagisi	1=Yego,	2=Oya	<input type="text"/>
11	Ubwato butari ubwa business	1=Yego,	2=Oya	<input type="text"/>
12	Inshundura	1=Yego,	2=Oya	<input type="text"/>
13	Intebe zo muri Salon	1=Yego,	2=Oya	<input type="text"/>
14	Igitanda	1=Yego,	2=Oya	<input type="text"/>
15	Imashini yo kudoda	1=Yego,	2=Oya	<input type="text"/>
16	Akabati k'imyenda	1=Yego,	2=Oya	<input type="text"/>
17	Motorized vehicle	1=Yego,	2=Oya	<input type="text"/>

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 = Ntakizi 6 = Yarajuriye Niba C13a = 5 cg 6 → C13d			<input type="text"/>
C13b	Ese muri iyi myaka ibiri ishize, urugo rwanyu rwaba rwarahinduye icyiciro	1 = Yego, 2 = Oya, 3 = Ntabizi		<input type="text"/>

	cy'ubudehe?	Niba C13b = 2 cg 3, → C13d	
C13c	Ni ikihe cyiciro cy'Ubudehe urugo rwanyu rwabarizwagamo mbere yo guhinduka?		
	1 = Abatindi nyakujya; 2 = Abatindi; 3 = Abakene; 4 = Abakene bifashije; 5 = Abakungu; 6 = Abakire; 7 = Ntabizi		<input type="text"/>
C13d	Mu mezi 12 ashize urugo rwanyu rwaba rwarahawe inkunga y'amafaranga ya VUP-Ubudehe?	1 = Yego , 2 = Oya, 3 = Ntabizi	<input type="text"/>
C14	Kugera ku ikoranabuhanga (Access). Ni ibihe muri ibi bikurikira muja mukoresha?		
C14a1	Ukeneye gukoresha Telephone igendanwa wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona Niba C14a1 = 2 → C14a2	<input type="text"/>
C14b1	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye 2 = Ni iy'urugo	<input type="text"/>
C14a2	Ukeneye gukoresha Telephone itagendanwa/telefoni rusange wayibona?	1 = Yego, nayibona, 2 = Oya, ntayo nabona Niba C14a2=2, → C14a3	<input type="text"/>
C14b2	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye 2 = Ni iy'urugo	<input type="text"/>
C14a3	Ukeneye gukoresha Mudasobwa wayibona?	1 = Yego, nayibona 2 = Oya, ntayo nabona Niba C14a3=2, → C14a4	<input type="text"/>
C14b3	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye 2 = Ni iy'urugo	<input type="text"/>
C14a4	Ukeneye gukoresha Interineti wayibona?	1 = Yego, nayibona 2 = Oya, ntayo nabona Niba C14a4=2 → D	<input type="text"/>
C14b4	Ese ni iyawe cg n'iy'urugo rwanyu?	1 = Ni iyanjye 2 = Ni iy'urugo	<input type="text"/>

IGIKA D. KUGERA KU BIKORWA-REMEZO

No	Ibibazo	Ibisubizao	Ikirango
D1a1	Kuva hano kugera ku Isoko riri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b1	Kuva hano kugera ku Isoko riri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c1	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a2	Kuva hano kugera ku biro by'Akagari biri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b2	Kuva hano kugera ku biro by'Akagari biri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c2	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a3	Kuva hano kugera ku biro by'Umurenge biri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b3	Kuva hano kugera ku biro by'Umurenge biri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c3	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a4	Kuva hano kugera ku Ishuri riri hafi (Abanza/Ayisumbuye) ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b4	Kuva hano kugera ku ishuri riri hafi (abanza/ ayisumbuye) bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c4	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a5	Kuva hano kugera ku Ivuriro riri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b5	Kuva hano kugera ku ivuriro riri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c5	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a6	Kuva hano kugera aho bategera imodoka zijya hiryu no hino ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b6	Kuva hano kugera aho bategera imodoka zijya hiryu no hino bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c6	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a7	Kuva hano kugera ku Umurenge SACCO ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b7	Kuva hano kugera ku Umurenge-SACCO bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c7	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a8	Kuva hano kugera ku Kigo cy'Imari giciriritse kiri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b8	Kuva hano kugera ku Kigo cy'imari giciriritse kiri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari Ikigo cy'imari giciriritse koko)	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c8	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a9	Kuva hano kugera ku Kigo cy'ubwishingizi kiri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>

D1b9	Kuva hano kugera ku Kigo cy'ubwishingizi kiri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari Ikigo cy'ubwishingizi koko)	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c9	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a10	Kuva hano kugera kuri Banki iri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b10	Kuva hano kugera kuri Banki iri hafi bigufata igihe kingana iki? (koresha lisiti urebe ko ari Banki koko)	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c10	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a11	Kuva hano kugera ahari icyuma cya Banki cyo kubitsa no kubikuza (ATM) ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b11	Kuva hano kugera ahari icyuma cya banki cyo kubitsa no kubikuza (ATM) bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c11	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a12	Kuva hano kugera ahari imodoka zegereza abaturage serivisi za Banki (Bank van) ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b12	Kuva hano kugera ahari imodoka zegereza abaturage serivisi za banki (Mobile van) bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c12	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a13	Kuva hano kugera ahari Umuntu/Umucuruzi uhagarariye Banki (Bank agent) ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b13	Kuva hano kugera ahari Umuntu/Umucuruzi (Bank agent) uhagarariye banki uri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c13	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D1a14	Kuva hano kugera ahari umukozi wa Mobile Money/Tigo Cash/Aitel Money uri hafi ni kure kungana iki?	1 = < 500m; 2 = 500m-1Km; 3 = 1Km-2Km; 4 = 2Km-5Km; 5 = > 5Km; 6 = Ntabizi	<input type="text"/>
D1b14	Kuva hano kugera ahari umukozi wa Mobile money agent/Tigo cash/Airtel money uri hafi bigufata igihe kingana iki?	1 = <15 min; 3 = 30 – 60 min 2 = 15 – 30 min; 4 = > 60 min 5 = Simbizi	<input type="text"/>
D1c14	Ni ubuhe buryo bw'ingenzi ukoresha kugera?	1 = Amaguru; 2 = Igare; 3=Moto; 4 = Imodoka; 5 =Ubundi(buvuge)	<input type="text"/>
D2	Ibi bitekerezo bikurikira urabyemera cy'ntubyemera? MUSOMERE		
A	Uburyo rusange bwo gutwara abantu n'ibintu burizewe buraboneka	1=Ndabyemera, 2=Simbyemera, 3=Simbizi	<input type="text"/>
B	Uburyo rusange bwo gutwara abantu n'ibintuburahendutse	1=Ndabyemera, 2=Simbyemera, 3=Simbizi	<input type="text"/>
C	Uburyo rusange bwo gutwara abantu n'ibintuburizewe mu gukoreshwa	1=Ndabyemera, 2=Simbyemera, 3=Simbizi	<input type="text"/>

IGIKA E. UBUSHOBOZI KU BIJYANYE N'IKORESHAMARI

Mu ngo, abantu batandukanye bafata ibyemezo ku bijyanye n'ikoreshamari.

Ese ushobora kumbwira umuntu ushinze gufata icyemezo kijyanye n'imikoreshereze y'imari 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 icyemezo mu rugo rwanyu?

MUSOMERE. IGISUBIZO KIMWE

	1= Wowe wenyine, 2= Wowe hamwe n'uwo mwashakanye /mubana nk'abashakanye, 3= Wowe hamwe n'abandi mubana mu rugo/ abandi bo mu muryango, 4= Nta ruhare ubigiramo	<input type="text"/>
E2. Waba ukeneye amakuru yisumbuyeho yerekeranye n'ingingo iyo ariyo yose twaganiriyeho mu gucunga amafaranga?	1= Yego 2= Oya, Niba ari Oya, Jya kuri E6	<input type="text"/>

E3. Ni ayahe makuru ukeneye?

WIMUSOMERA. IBISUBIZO BYINSHI

01	Uko bategura imikoreshereze y'amafaranga	<input type="text"/>
02	Uko bazigama	<input type="text"/>
03	Uko bashora imari	<input type="text"/>
04	Uko umuntu abona inguzanyo	<input type="text"/>
05	Ibintu binyuranye byamfasha byerekeranye n'Imari	<input type="text"/>
06	Uko nahitamo mu bintu binyuranye byerekeranye n'Imari	<input type="text"/>
07	Ibyiza, ingorane n'uko ibyerekeranye n'Imari bikora	<input type="text"/>
08	Uko nakwifashisha ibintu bihari mu rwego rw'Imari	<input type="text"/>
09	Amakuru ajyanye no kwishyura/kwishyurwa ukoresheje za telefoni zigandanwa (ikoranabuhanga)	<input type="text"/>
10	Ikindi (kivuge).....	<input type="text"/>

E4. Wambwira ahantu hose ukura inama ku bijyanye n'Imari?

IBISUBIZO BYINSHI

01	Kuri banki cg ku bandi bantu bazobereye mu byerekeranye n'Imari	<input type="text"/>
02	Umuntu mukorana cg umukoresha wawe	<input type="text"/>
03	Umuntu ukuze waho mutuye	<input type="text"/>
04	Uwo mwashakanye	<input type="text"/>
05	Undi muntu wo mu muryango wawe cg inshuti	<input type="text"/>
06	Radiyo	<input type="text"/>
07	Televiziyo	<input type="text"/>
08	Ibinyamakuru	<input type="text"/>
09	Interineti	<input type="text"/>
10	Kuri website z'amabanki n'iz'ibindi bigo by'Imari	<input type="text"/>
11	BDFs	<input type="text"/>
12	Amatsinda yo kuzigama	<input type="text"/>
13	Ikindi (Kivuge).....	<input type="text"/>
14	Ntaho nkura inama	<input type="text"/>

E5. Ah'ingenzi ukura inama ku bijyanye n'Imari ni hehe?

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

E7. Gukorera mu mucyo				
01	Ubwo uherutse guhabwa serivise cg ibikorwa byerekeranye n'amafaranga, wumva amakuru wahawe yumvikana neza?		1. Yego 2. Oya 3. Ntabizi/nta gikorwa afite mu rwego rw'imari	<input type="text"/>
02	Waba wemera ibyo ibigo by'imari byamamaza?		1. Yego 2. Oya	<input type="text"/>
03	Waba warigeze uhabwa servise cg igikorwa n'ikigo cy'imari nyuma ugatungurwa(kugwa mu kantu kubera)amafaranga bakiguciriye		1. Yego 2. Oya 3. Simbyibuka	<input type="text"/>
04	BAZA UWASHUBIJE YEGO HANO HEJURU. Waba warigeze umenyeshwa impinduka zabaye mu byerekeye amafaranga baca kuri serivise/ibikorwa bagukoreye byerekeranye n'amafaranga (ibigo by'imari)		4. Yego 5. Oya 6. Simbyibuka	<input type="text"/>
05	NIBA ARI YEGO KU KIBAZO CYO HEJURU AHA: Amakuru baguhaye, bayaguhaye mu buryo bwumvikana?		1. Yego 2. Oya	<input type="text"/>
06	Amakuru bayaguhaye mu buhe buryo?		1. Mu magambo 2. Ku buryo bwanditse 3. Ubundi (Buvuge)	<input type="text"/>
07	UWASHUBIJE OYA KURI 03: Wifuza amakuru ku byerekeye iki?	1. Amafaranga basigaye baca 2. Igihe bizatangira 3. Gusobanurirwa uburyo bunyuranye nakwishyuramo 4. Amafaranga baca kuri serivise/igikorwa cyerekeranye n'Imari 5. Ibyerekeye ibikorwa cg ibintu birebana n'Imari 6. Ikindi (Kivuge)		<input type="text"/>
08	UWASHUBIJE 'OYA' KURI 05 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 (Kivuge)		<input type="text"/>
09	Mbere y'uko winjira mu gikorwa icyo aricyo cyose cyerekeranye n'amafaranga, urabanza ugategura imikoreshereze yayo?	1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe		<input type="text"/>
10	Waba wibuka mu kihe kigero umubare w'amafaranga wakoreshije wowe ubwawe mu minsi irindwi ishize?	1. Yego, ndayibuka neza 2. Yego, nagereranya 3. Oya 4. Nta mafaranga natanze		<input type="text"/>
11	Ni kangahe ukurikirana uko amafaranga yawe yinjira n'uko asohoka?	1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe		<input type="text"/>
12	Ni kangahe usigarana amafaranga ahagije nyuma yo kwishyura ibikenewe byose?	1. Igihe cyose 2. Rimwe na rimwe 3. Nta na rimwe		<input type="text"/>
13	UWASHUBIJE IGIHE CYOSE/RIMWE NA RIMWE MUBAZE: Ukoresha iki amafaranga wasigaranye? (IBISUBIZO BYINSHI BIRASHOBOKA) [ONGERA UMUBAZE: Nta kindi? NTUMUSOMERE, IBISUBIZO			

	01. Kuyazigama/kuyabikira ibyatungurana 02. Kuyazigama/kuyazigamira igabanuka ry'umutungo 03. Kuyazigamira kuzayagura ibiribwa n'ibindi bikenerwa 04. Kuyazigamira ikintu gikomeye kizwi 05. Kuyashora mu cyunguka (mu bucuruzi) 06. Kuyagura ibintu by'agaciro mu buryo bwo kuyabikamo 07. Kuyagura ibidakenewe cyane nk'imikino kuri mudasobwa, gusohoka, inzoga, itabi Imisatsi 08. Kuyaguriza abandi 09. Kwishyura amadeni 10. Ikindi (Kivuge)		<input type="checkbox"/>
14	Ubona ibigo by'imari bigufata neza?	1. Yego 2. Oya 3. Simbizi	<input type="checkbox"/>
15	Waba warigeze uterwa ubwoba, ukorerwa ihohoterwa, usuzugurwa cyane n'umuntu utanga serivise mu kigo cy'imari?	1. Yego 2. Oya 3. Ntibimureba/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 nyuma y'aho ugasanga ataricyo wifuzaga cg kitagufiteye inyungu cyane?	1. Yego 2. Oya 3. Ntiyigeze azikoresha	<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	<input type="checkbox"/>

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

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

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

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

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

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

E8.8a	Ese ushaka gufunguza konti cg gukoresha serevisi z'ibigo by'imari, ni iki waheraho uhitamo ikigo cyakubera cyiza? NTUMUSOMERE. IGIBISUBIZO KIMWE	01. Kubona amafaranga yawe byoroshye 02. Biroroshye kuhagera – ntabwo ari kure 03. Amasaha ikigo kibagifunguyearatunogeye cg ntagutonda umurongo 04. Uburyo bwo kuzigama bworoshye, 05. Kubona inguzanyo vuba 06. Uburyo bworoshye bwo kuyifunguza /ibyangombwa(impapuro za ngombwa zisabwa) 07. Gushobora kuzuza ibisabwa ngo ufunguze konti	_ _
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		08. Inyungu nyinshi zitangwa ku bwizigame 09. Inyungu ntoya ku nguzanyo 10. Ibikorwa na serivisi batanga binogeye/bishimishije 11. Kwakirwa neza; 12. Kuba ari abizerwa; 13. Ntabizi; 14. Ikindi, sobanura.....	
E8.8b	Ushatse kuba umwe mu banyamuryango b'itsinda(nka Village Saving and Lending Association/VSLA) cg itsinda ryo kuzigama nk'ikimuna, ni iki cy'ingenzi wa kwibandaho cyane mu gihe cyo gufata icyemezo cyo kwinjira mu itsinda ryo kuzigama? (NTUMUSOMERE;IGISUBIZO KIMWE)	01. Kuba nzi abanyamuryango baryo 02. Kuba mfitiye icyizere abanyamuryango baryo 03. Kuba byanyorohera kubona amafaranga yanjye, 04. Kuba bakora inama zihoraho/kenshi 05. Kuba byoroshye kuzigama 06. Kubera ko batanga inguzanyo 07. Kuba nta mananiza, byoroshye kuba umunyamuryango 08. Batanga inyungu ishimishije ku mafaranga wazigamye 09. Kuba inyungu ku nguzanyo ari nkeya 10. Kuba abayobozi /inararibonye z'iwacu ari cg batari abanyamuryango baryo 11. Ntabizi 12. Ikindi (Kivuge).....	_ _ _
E8.9a	Ushobora kumbwira kimwe muri ibi bikurikira wizera kurusha ibindi ushobora kuba wazigamamo uramutseubikeneye? MUSOMERE, IGISUBIZO KIMWE	1 = Banki; 2 = Umurenge SACCO; 3 = Ibigo by'imari biciriritse n'izindi SACCO zitari umurenge SACCO; 4 = Mobile Money 5 = Itsinda rishinzwe kuzigamano kuguriza/ikimuna, 6= Ntabizi (Icya 5 ntugisome)	_
E8.9b	Ushobora kumbwira kimwe muri ibi bikurikira ufiteye icyizere mugihe wakwifuzaga gusabamo inguzanyo? MUSOMERE, IGISUBIZO	1 = Banki; 2 = Umurenge SACCO; 3 = Ibigo by'imari biciriritse n'izindi SACCO zitari umurenge SACCO; 4 = Mobile Money 5 = Itsinda rishinzwe kuzigama no kuguriza / ikimuna, 6= Undi muntu/Abantu batanga inguzanyo aho utuye/lambert 7 = Ntabizi (Icya 6 ntugisome)	_
E8.9c	Ni ikihe muri ibi bikurikira wagirira icyizere uramutse ushatse koherereza umuntu amafaranga? MUSOMERE. IGISUBIZO KIMWE	1 = Koherereza binyuze muri banki 2 = Gukoresha imodoka nka za bisi zijya hira no hino, 3 = Gukoresha uburyo bwa Western Union/ Money gram, Dahabshil/, n'ibindi nk'ibyo 4 = Gukoresha uburyo bwa telefone igendanwa(Mobile money) 5= Inshuti cg umuvandimwe, 6 = Ntabizi (Icya 6 ntugisome)	_

IGIKA F. KWISHYURA HAKORESHEJWE INKORANABUHANGA

F1. Kugura no kwishyura hakoreshejwe ikoranabuhanga

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

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

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

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

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

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

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

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

F2.7. Kuki wahisemo gukoresha konti zirenze imwe?				
1	Nkoresha telefoni z'ibigo birenze kimwe	<input type="checkbox"/>		
2	Kimwe mu bigo bya telefoni gikunze kugira ibibazo byo kubura umurongo	<input type="checkbox"/>		
3	Indi irahendutse ku mafaranga baca woherereza/wakira	<input type="checkbox"/>		
4	Ikindi (kivuge)	<input type="checkbox"/>		
F2.8. Ni hehe wigiye bwa mbere gukoresha uburyo bwo kohereza/kwakira amafaranga ukoresheje telefoni igendanwa?				
01	Kuri Radiyo	<input type="checkbox"/>		
02	Kuri TV	<input type="checkbox"/>		
03	Ku kibaho byanditseho/Aho bamanika amatangazo	<input type="checkbox"/>		
04	Mu binyamakuru	<input type="checkbox"/>		
05	Kubo tubana mu rugo	<input type="checkbox"/>		
06	Kuri bene wacu batuye mu rundi rugo	<input type="checkbox"/>		
07	Kuri bene wacu, inshuti, abaturanyi	<input type="checkbox"/>		
08	Kubo dukorana	<input type="checkbox"/>		
09	Ku baza kugura ibintu iwanjye/ Abakiliya	<input type="checkbox"/>		
10	Ku bayobozi	<input type="checkbox"/>		
11	Ku bakozi ba banki / b'ikigo cy'imari iciriritse	<input type="checkbox"/>		
12	Ku banyamuryango b'itsinda	<input type="checkbox"/>		
13	Ku bakozi bahagariye ibigo by'itumanaho (mobile money agent)	<input type="checkbox"/>		
14	Ku bamamaza ikoresheya rya mobile money	<input type="checkbox"/>		
15	Ahandi (Havuge)	<input type="checkbox"/>		
F2.9. Ni ryari watangiye gukoresha bwa mbere ibyo kohereza/ kwakira amafaranga ukoresheje telefoni igendanwa? Wambwira ukwezi n'umwaka?		Ukwezi		→ F2.11.
		Umwaka		
		Simbyibuka	99	
F2.10. Ese wavuga ko.....? MUSOMERE IBISUBIZO; IGISUBIZO KIMWE				
1	Ari mu mezi atatu ashize	<input type="checkbox"/>		
2	Ari hagati y'amezi atatu n'atandatu			
3	Ari hagati y'amezi atandatu n'umwaka			
4	Hashize umwaka urenga ariko ntiharashira imyaka ibiri			
5	Hashize nk' imyaka ibiri ariko ni munsu y'itanu			
6	Hashize nk' imyaka itanu cy'irenga			
7	Simbizi/Simbyibuka (IKI NTUKIMUSOMERE)			
F2.11. Ni iyihe mpamvu y'ingenzi yatumye ukoresha telefoni igendanwa mu kohereza/kwakira, kubitsa no kubikura amafaranga? NTUMUSOMERE IBISUBIZO; IGISUBIZO KIMWE				
01	Nagombaga kohereza umuntu amafaranga	<input type="checkbox"/>		
02	Nagombaga kwakira amafaranga umuntu yari anyohereje			

03	Hari umuntu wansabye gufungura konti	
04	Nagombaga kohereza amafaranga ku kigo kitari icya leta/icya leta: urugero, nagombaga kwishyura fagitire runaka	
05	Nagombaga kwakira amafaranga aturutse ku kigo kitari icya leta/icya leta: urugero, ay'izabukuru cg ajyanye n'imibereho myiza	
06	Ikigo kitari icya leta/icya leta cyansabye gufungura iyo konti	
07	Umukozi cg ugurisha iyo serivise yanyumvishije ko ari byiza	
08	Nabonye aho babyamamaza byanditse/babivuga kuri radiyo/televiziyo mbona ari byiza	
09	Umuntu tuziranye uyikoresha yangiriye inama yo kuyikoresha kuko aribwo buryo bwiza kuruta ubundi nakoreshaga	
10	Nabonye abandi babikoresha nanjye nifuza kubigerageza	
11	Nashakaga gutangira kuzigama nkoresheje telefoni igendanwa	
12	Nashakaga ahantu hizewe ho kubika amafaranga yanjye	
13	Nagabanyirijwe amafaranga yo guhamagara	
14	Banyemereye amafaranga yo guhamagaza ndamutse ntangiye gukoresha telefoni igendanwa mu kohereza/kwakira amafaranga	
15	Abenshi mu nshuti zanjye/abo mu muryango wanjye barabikoresha	
16	Iyindi (yivuge)	

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

IGIKA G. IMICUNGIREY'AMAFARANGA: KUZIGAMA/ISHORAMARI

G1	<p>Abantu bafite uburyo bwinshi butandukanye bwo gusobanura icyo kuzigama bivuze.</p> <p>Ni ikihe muri ibi bikurikira utekereza ko gisobanura neza icyo KUZIGAMA bivuze? MUSOMERE, IGISUBIZO NI KIMWE</p>	<p>1 = Kubika amafaranga ahantu hihariye / hatekanye / kuri konti, agasanduku....</p> <p>2 = Kubika amafaranga kure, ku ruhande kugira ngo utayakoreshe ako kanya ahubwo uzayakoreshe nyuma uyakeneye</p> <p>3 = Kubika amafaranga kugira ngo agende yiyongera uko ibihe bihita n'uko ugenda uyongera</p> <p>4 = Kwibikira amafaranga kure kugira ngo uzayakoreshe igikorwa cy'ingenzi</p>	<input type="text"/>
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G2	Kuri wowe muri ibi bikurikira ni ibihe by'ukuri? MUSOMERE		
a	Wigomwa ikintu kugira ngo ugire icyo uzigama.	1=Nibyo, 2=Sibyo	<input type="text"/>
b	Wumva ko ugomba kuzigamira ibihe biruhije/bibi n'ubwo umutungo/ubushobozibwawe bwaba ari buke.	1=Nibyo, 2=Sibyo	<input type="text"/>
c	Wumva ko ari byiza kubitsa amafaranga yawe ahari umutekano.	1=Nibyo, 2=Sibyo	<input type="text"/>
d	Uzigama cg ushyira amafaranga iruhande iyo ubishoboye.	1=Nibyo, 2=Sibyo	<input type="text"/>
e	Uzigamira cg ushyira amafaranga iruhande ugamiye kuzayakoreshe ikintu runaka kandi ntuyakoreshe mu yindi gahunda utayazigamiye.	1=Nibyo, 2=Sibyo	<input type="text"/>
f	Uzigamira cg ushyira amafaranga iruhande ugamiye kuzayakoreshe ikintu runaka ariko wageraho ukayakoreshe mbere aho kuyakoreshe muri ya gahunda yari iteganijwe.	1=Nibyo, 2=Sibyo	<input type="text"/>

G3. Komeza utekereze ku bijyanye no kuzigama cg kubika amafaranga

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

NIBA USUBIZA ATAZIGAMA → H

b. NIBA USUBIZA AZIGAMA MURI BANKI/IKIGO CY'IMARI ICIRIRITSE, MUBAZE: Ubitsa mu yihe banki/ikigo cy'imari? NTUMUSOMERE IBISUBIZO BYINSHI BIRASHOBOKA: **REBA IKIRANGO CYA BANKI KURI LISITI**

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

Ni iyihe mpamvu y'ingenzi yatumye uzigama kuri? **NTUMUSOMERE**

1= Haraboneka; 2=Biroroshye kubikoresha; 3= Birizewe;
4=Bifite inyungu; 5= Ntibigoye kubitsa; 6= Ikindi (kivuge)

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

NIBA ARI Yego, → G3e

e. Ni iyihe mpamvu y'ingenzi ituma butakunogera? **NTUMUSOMERE**

1= Sinshobora kubona ayo nazigamye iyo mbikeneye; 2= Ni kure, kuhagera biragoye;
3= Inyungu bampa ni nkeya; 4= Ikindi

f. KURI BURI KINTU USUBIZA AKO RESHA, BAZA: Waba warakoresheje ...

1 = Mu kwezi gushize 2 = Mu mezi atatu ashize
3 = Mu mezi atandatu ashize 4 = Hejuru y'amezi atandatu

G3. Uburyo bwo kuzigama		G3a	G3b		G3c	G3d	G3e	G3f
1	Kuzigama muri banki (koreshe lisiti ya banki)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	Ubwishingizi ku mashuri y'abana	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	Kwiteganyiriza izabukuru bitari muri RSSB?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	Kuzigama mu bigo by'imari biciriritse n'izindi SACCO zitari umurenge SACCO;	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	Mobile Money	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	Kuzigama mu murenge SACCO	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	Kuzigama ku isoko ry'imigabane y'imari	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	Amafara y'izabukuru (harimo Isandugu y'ubwiteganyirize y'u Rwanda)	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
9	Kuzigama muri koperative, VSLA, Ibimina	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	Kuzigama (kubitsa) ku muntu w'aho mutuye (community) ushobora kukubikira neza	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

11	Kuzigama (kubitsa) ku muntu wo mu rugo/ umuryango wawe ushobora kukubikira neza	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Kugura ibintu uzagurisha nyuma mu buryo bwo kuzigama	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Kuzigama ahantu h'ibanga mu rugo	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Ahandi, sobanura	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Niba G3a =2 hose → G5

G4	Ni iki ahanini uzigamira cg ubikira amafaranga? NTUMUSOMERE, IGISUBIZO KIMWE	01 = Kugira ngo tuzayifashije mu bihe bigoye 02 = Amafaranga yo kwivuza bitunguranye cg biteganiye 03 = Amafaranga y'ikindi gitunguranye kitari ukwivuza 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	<input type="checkbox"/>
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BAZA UWASHUBIJE KO ATAZIGAMA

G5	<p>Hari impamvu nyinshi zituma Abantu badashora imari cg batazigama.</p> <p>Wambwiye ko utigeze ushore imari cg uzigama. Ni ukubera iki?</p> <ul style="list-style-type: none"> MUREKE AKUBWIRE IBYO WEATEKEREZA. IBISUBIZO BYINSHI BIRASHOBOKA. BAZA USUBIZA NIBA HARI IZINDI MPAMVU. <p>NTUMUSOMERE, IGISUBIZO KIMWE</p>	01. Sinigeze mbitekereza 02. Mpitamo gusohora amafaranga ku bindi bintu nkeneye kurushaho 03. Mpitamo kuyashora mu bindi byunguka nk'inyubako, ubutaka, amatungo 04. Simbikeneye, abana banjye bazanyitaho 05. Nzigama ku bundi buryo, nko kuyabika imuhira 06. Sinashobora kubona amafaranga yanjye ndamutse nyakeneye 07. Sinshaka kuzigama 08. Sinkeneye kuzigama 09. Sinsobanukiwe n'ibyerekereye gushora imari no kuzigama 10. Nta mafaranga ngira yo kuzigama cg gushora 11. Nta konti ngira muri banki 12. Birahenze cyane 13. Nta kazi ngira 14. Sinsobanukiwe na serivise ziboneka mu gushora imari/kuzigama 15. Guhitamo mu byinshi cyane bihari bituma ndasobanukirwa neza (biransoba) 16. Ikindi (Kivuge)..... 17. Simbizi	<input type="checkbox"/>
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IGIKA H. IMICUNGIRE Y'AMAFARANGA:INGUZANYO

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

H3	Ni iyihe mpamvu y'ingenzi yatumye utaguzamafaranga? NTUMUSOMERE. IGISUBIZO KIMWE		
	01. Sinakeneye kuguza amafaranga 02. Sinashatse kuguza amafaranga/ Sinizera ibyo kuguza amafaranga 03. Ubwoba bwo kutabasha kwishyura amafaranga 04. Amafaranga y'inyungu atangwa ku nguzanyo ni menshi 05. Sinzi aho baguza amafaranga 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 kuguza amafaranga 10. Nagerageje kuguza ariko ntibanyemerera inguzanyo 11. Ikindi (kivuge)		<input type="text"/>

H4. Komeza utekereze ku bijyanye no kuguza amafaranga:

H4a. Wambwira muri ibi bikurikira icyo wakoze mu mezi atandatu ashize? 1=Yego, 2=Oya
NIBA USUBIZA ATARIGEZE ASABA INGUZANYO AHA HAKURIKIRA → H6

H4b. NIBA USUBIZA YARAGUJIGE BANKI/IKIGO CY'IMARI BAZA: Ni mu kihe kigo?
IBISUBIZO BYINSHI BIRASHOBOKA; REBA IKIRANGO CY'IKIGO KURI LISITI

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

H4	Ibirebana n'inguzanyo/uburyo bikorwa	H4a	H4b	H4c
	01. Kuguza amafaranga muri banki REBA KURI KORESHA LISTE YA BANKI	<input type="text"/>		
	02. Kuguza mu kigo cy'imari iciriritse cg muri SACCO itari iy'umurenge KORESHA LISITI YA ZA MFI	<input type="text"/>		
	03. Mobile Money	<input type="text"/>		
	04. Kuguza amafaranga mu murenge SACCO	<input type="text"/>		
	05. Kubona inguzanyo muri Leta (VUP-Ubudehe)	<input type="text"/>		
	06. Kuguza amafaranga ku mukoresha	<input type="text"/>		
	07. Kuguza amafaranga mu itsinda ryo kubitsa no kugurizamuri koperative, VSLA, Ibimina	<input type="text"/>		
	08. Kuguza amafaranga ku muntu uguriza abantu aho mutuye / banki lambert	<input type="text"/>		
	09. Kuguza amafaranga/kubona ibintu ariko uzishyura nyuma bivuye ku muntu ugurishaho ibihingwa (kotsa imyaka) ou itsinda ry'abahinzi - borozi	<input type="text"/>		

	10. Kuguza amafaranga mu rusengero cg andi mashyirahamwe ubamo agoboka abantu	_ _		
	11. Kuguza amafaranga uzishyura ku muntu wo mu muryango/inshuti	_ _		
	12. Guhabwa amafaranga utazishyura uyahawe n'u muntu wo mu muryango/inshuti	_ _		
	13. Gufata ibintu mw'iduka, butike ukazishyura nyuma	_ _		
	14. Kuguza ahandi hantu hatavuzwe, sobanura.....	_ _		

NIBAH4a =2Hose → H6

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

IGIKA I. IMICUNGIRE Y'AMAFARANGA:INGARUKA NO GUHANGANA NAZO

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

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

1 = Nakoresheje ayo nazigamye;

4 = Nagabanyije ku mafaranga nsanzwe nkoresha;

2 = Nagujije amafaranga;

5 = Nifashishije ubwitenganyirize/ubwishingizi;

3 = Hari ikintu nagurishije kugira ngo mbone amafaranga;

6 = Ibindi;

		I1a	I1b
1	Ubwiyongere bw' abantu baba mu rugo (abantu benshi badakora babeshejweho n'umutungo w'urugo)	<input type="checkbox"/>	<input type="checkbox"/>
2	Gutakaza umusaruro w'umwe mubawuzanaga mu rugo	<input type="checkbox"/>	
3	Kwishyura ibitarateganyijwe nk'imiti/gushyingura/amashuri, ...	<input type="checkbox"/>	
4	Kuzamuka kw'ibiciro by'ibikoresheho, peterori, kutari guteganyijwe	<input type="checkbox"/>	
5	Gushirirwa n'amafaranga yo gukoresha mu rugo	<input type="checkbox"/>	
6	Gutakaza umusaruro w'ibiribwa / amatungo	<input type="checkbox"/>	
7	Gutakaza umutungo (asset)/inzu/isambu	<input type="checkbox"/>	

I2. Wambwira muri ibi bikurikira ibyo wemera?**MUSOMERE**

a	Gufata ubwishingizi mu bigo byabigize umwuga ntabwo ari uburyo bwo kuzigama kubera ko batigera bishyura.	1=Ndabyemera, 2=Simbyemera 3= Ntabizi	<input type="checkbox"/>
b	Kugira ubwishingizi mu bigo byabigize umwuga ni uburyo bwiza bwo kwiteganyiriza igihe ibihe bikubanye bibi .	1=Ndabyemera, 2=Simbyemera 3= Ntabizi	<input type="checkbox"/>
c	Ni byiza kugira/kuba ufite umutungo wakugoboka mu bihe bibi kuruta kugira ubwishingizi mu bigo byabigize umwuga.	1=Ndabyemera, 2=Simbyemera 3= Ntabizi	<input type="checkbox"/>
d	Uzi neza uburyo ubwishingizi bukora.	1=Ndabyemera, 2=Simbyemera 3= Ntabizi	<input type="checkbox"/>
e	Ni wowe bireba gufata ingamba zo guteganya ibizishyurwa igihe cy'ishyiringurwa ryawe.	1=Ndabyemera, 2=Simbyemera	<input type="checkbox"/>

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

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

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

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

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

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

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

IGIKA J.IMICUNGIRE Y'AMAFARANGA: KOHEREZA NO KWAKIRA AMAFARANGA

J1a	Mu mezi 6 ashize hari umuntu waba 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 muri Afurika?	1=Yego, 2=Oya	<input type="checkbox"/>
Niba J1a = 2 na J1b =2, → J3a			

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

Kuri **J2b** na **J2c**: NIBA YAROHEREJE BENSHI, IBANDE K'UWO YOHEREJE KENSHI:

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

1 = icyaro; 2= Mu muji; 3=Afurika y'Iburasirazuba(EAC); 4= Ahandi muri Afurika

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

1= Buri cyumweru; 2= Buri byumweru 2; 3= Buri kwezi;
4= Buri gihembwe/igihe cy'isarura; 5= Rimwe mu mwaka; 6= Rimwe na rimwe

J2d. Ni ubuhe buryo bw'ingenzi ukoresha woherereza amafaranga? **NTUMUSOMERE IGISUBIZO KIMWE**

1= Kuyanyuza kuri banki ikayohereza/Kwishyura kuri konti ya banki; 2= Western Union/ Money gram/Dahabshill;
3=Cell phone top-up (Me2U); 4=Mobile money (MTN,Tigo, Airtel);
5=Bus cg Taxi; 6=Gutuma umuntu ugannye kuwo uyohereje;
7= Kuyijyanira wowe ubwawe; 8= Ikindi (kivuge)

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

		J2a	J2b	J2c	J2d	J2e
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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Inshuti	<input type="checkbox"/>				
6	Umuntu ugurishaho ibintu/business	<input type="checkbox"/>				
7	Umuntu wanguriye	<input type="checkbox"/>				
8	Ishuri ribanza, ryisumbuye cg rikuru	<input type="checkbox"/>				
9	Undi, sobanura.....	<input type="checkbox"/>				

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**

Kuri **J4b** na **J4c**: NIBA YAROHEREJE NA BENSHI, IBANDE K'UWAMWOHEREJE KENSHI:

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

1=Mu cyaro; 2=Mu muji;
3=Afurika y'Iburasirazuba(EAC), 4=Ahandi muri Afurika

J4c. Ni kangaheyakohereje amafaranga? **IGISUBIZO KIMWE**

1=Buri cyumweru; 2=Buri byumweru 2; 3=Buri kwezi;
4=Buri gihembwe/igihe cy'isarura; 5=Rimwe mu mwaka; 6=Rimwe na rimwe

J4d. Ni ubuhe buryo bw'ingenziakoresha akohereza amafaranga? **NTUMUSOMERE. IGISUBIZO KIMWE**

1=Kuyanyuza kuri banki ikayohereza/Kwishyura kuri konti ya banki; 2=Western Union/ Money /Dahabshill;
3=Cell phone top-up (Me2U); 4=Mobile money (MTN,Tigo, Airtel);
5=Bus cg Taxi; 6=Gutuma umuntu ugannye k'uwo uyohereje;
7=Kuyijyanira wowe ubwawe; 8=Ikindi (kivuge).....

J4e. Ni iki cy'ingenzi wakoreshye amafaranga wohererejwe na....? **IGISUBIZO KIMWE**

1=Naguze ibiribwa/imyambaro; 2=Nishyuye ishuri;
3=Nishyuye kwa muganga/imiti; 4=Nishyuye ibijyanye no guhamba;
5=Ikindi (kivuge)

J4		J4a	J4b	J4c	J4d	J4e
	1. Uwo bashakanye	_ /	_ /	_ /	_ /	_ /
	2. Umwana	_ /				
	3. Umubyeyi	_ /				
	4. Undi muntu wo mu muryango	_ /				
	5. Inshuti	_ /				
	6. Umukiriya/business	_ /				
	7. Umuntu yaguriye	_ /				
	8. Undi, sobanura.....	_ /				

J5a	Waba warigeze kohereza cg kwakira amafaranga ukoresheje telefone igendanwa? IBISUBIZO BYINSHI BIRASHOBOKA	1 =Yego, narayakiriye 2 =Yego, narayohereje 3=Oya Niba J5a = 3 → J6a	<div><div></div><div></div></div> <div>12</div>
J5b	Mu mezi 6 ashize waba warohereje cg warakiriye amafaranga ukoresheje telefone igendanwa? IBISUBIZO BYINSHI BIRASHOBOKA	1 =Yego, narayakiriye 2 =Yego, narayohereje 3=Oya Niba J5b = 3 → K	<div><div></div><div></div></div> <div>12</div>
J6a	Utekereza ko uzakoresha telefone igendanwa wohereza amafaranga?	1=Yego 2=Oya Niba J6a = 1 → K	<div><div></div></div>
J6b	Ni iyihe mpamvu y'ingenzi ituma utazakoresha telephone igendanwa wohereza amafaranga? NTUMUSOMERE. IGISUBIZO KIMWE		
	1 = Nta cyizere 2 = Biragoye 3 = Ababikoresha bari kure 4 = Birahenze 5 = Nta telephone igendanwa ikwegereye 6 = Ahitamo ubundi buryo bwo kohereza/kwakira amafaranga 7 = Nta byangombwa byo kwiyangdikisha afite 8 = Ntibijyanye n'ibyo akeneye 9 =Ikindi		<div><div></div></div>

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

K1. IBIKORWA BYA BANKI

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

K1.1.2. Uburyo ibikorwa bya banki bikwirakwizwa

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

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

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

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

c. KURI BURI KINTU AFITE, MUBAZE:

(i) Waba warakoresheje.....yawe mu kwezi gushize? 1=Yego, 2=Oya NIBA USUBIZA

ATARAKORESHEJE..... MU KWEZI GUSHIZE WIMUBAZA IGIKURIKIRA (ii)

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

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

Ni iyihe mpamvu yatumye udakoresheje.....yawe?

NTUMUSOMERE - IGISUBIZO KIMWE KURI BURI GIKORWA

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

4 = Iragoye cyane;

5 = Serivise si nziza;

6 = Ikindi (kivuge)

K1.2.1a	UBURYO IBIKORWA BYA BANKI BIKWIRAKWIZWA HOSE: Waba ufite Konti yo kuzigama-kubitsa no kubikuzaha muri banki ushobora kubitsaho no kubikuzaho uko ushatse?	1 = Yego 2 = Oya Niba K1.2.1a=2 → K1.2.2a	<input type="checkbox"/>
K1.2.1b	Ni mu yihe (zihe) banki? Reba kuri listi y'amabanki	1. <input type="checkbox"/> 2. <input type="checkbox"/>	
K1.2.1c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.1c(i)=1, → K1.2.2a	<input type="checkbox"/>
K1.2.1c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.1c(ii)=1, → K1.2.2a	<input type="checkbox"/>
K1.2.1d	Ni iyihe mpamvu y'ingenzi yatumye udakoresheje iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye; 3 = Irahenze cyane; 4 = Iragoye cyane 5 = Serivise si nziza; 6 = Ikindi	<input type="checkbox"/>
K1.2.2a	Waba ufite konti yo kuzigama muri banki ubitsaho ukanabikuzaha ukurikije uko wabyumvikanyeho na banki?	1 = Yego 2 = Oya Niba K1.2.2a = 2, → K1.2.3a	<input type="checkbox"/>
K1.2.2b	Ni mu yihe (zihe) banki? Reba kuri listi y'amabanki	1. <input type="checkbox"/> 2. <input type="checkbox"/>	
K1.2.2c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.2c(i)=1, → K1.2.3a	<input type="checkbox"/>
K1.2.2c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.2c(ii)=1, → K1.2.3a	<input type="checkbox"/>
K1.2.2d	Ni iyihe mpamvu y'ingenzi yatumye udakoresheje iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye; 3 = Irahenze cyane; 4 = Iragoye cyane; 5 = Serivise si nziza; 6 = Ikindi	<input type="checkbox"/>
K1.2.3a	Waba ufite Inguzanyo ya banki?	1 = Yego 2 = Oya Niba K1.2.3a = 2 → K1.2.4a	<input type="checkbox"/>

K1.2.3b	Ni mu yihe (zihe) banki? Reba kuri listi ya banki		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.4a	Waba ufite Ikarita yo kugura, kubitsa no kubikuza (ATM card)?	1 = Yego 2 = Oya Niba K1.2.4a = 2 → K1.2.5a	<input type="text"/>
K1.2.4b	Ni mu yihe (zihe) banki? Reba kuri listi ya banki		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.4c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.4c(i) = 1 → K1.2.5a	<input type="text"/>
K1.2.4c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.4c(ii) = 1 → K1.2.5a	<input type="text"/>
K1.2.4d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo karita yo kubikuza amafaranga (ATM card)?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 3 = Irahenze cyane 4 = Iragoye cyane; 5 = Serivisi si nziza; 6 = Ikindi	<input type="text"/>
K1.2.5a	Waba ufite Konti yo kubitsa no kubikuza ukoresheje sheki cg agatabo?	1 = Yego 2 = Oya Niba K1.2.5a = 2 → K1.2.6a	<input type="text"/>
K1.2.5b	Ni mu yihe (zihe) banki? Reba kuri listi ya banki		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.5c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.5c(i) = 1 → K1.2.6a	<input type="text"/>
K1.2.5c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.5c(ii) = 1 → K1.2.6a	<input type="text"/>
K1.2.5d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 3 = Irahenze cyane 4 = Iragoye cyane; 5 = Serivisi si nziza; 6 = Ikindi	<input type="text"/>
K1.2.6a	Waba warafashe Inguzanyo yihuse/Overdraft facilities	1 = Yego 2 = Oya Niba K1.2.6a = 2 → K1.2.7a	<input type="text"/>
K1.2.6b	Ni mu yihe (zihe) banki? Reba kuri listi ya banki		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.6c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.6c(i) = 1 → K1.2.7a	<input type="text"/>
K1.2.6c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.6c(ii) = 1 → K1.2.7a	<input type="text"/>
K1.2.6d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 3 = Irahenze cyane 4 = Iragoye cyane; 5 = Serivisi si nziza; 6 = Ikindi	<input type="text"/>
K1.2.7a	Waba ufite Ikarita ikoresheya mu gufata umwenda (ideni) / Credit Card?	1 = Yego 2 = Oya Niba K1.2.7a = 2 → K1.2.8a	<input type="text"/>
K1.2.7b	Ni mu yihe (zihe) banki? Reba kuri listi ya banki		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.7c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.7c(i) = 1 → K1.2.8a	<input type="text"/>
K1.2.7c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.7c(ii) = 1 → K1.2.8a	<input type="text"/>
K1.2.7d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo karita ikoresheya mu kwishyura/ Credit Card?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 3 = Irahenze cyane 4 = Iragoye cyane; 5 = Serivisi si nziza; 6 = Ikindi	<input type="text"/>
K1.2.8a	Waba ufite Konti yo kubitsa no kubikuza kuri telefoni igendanwa(M-banking)	1 = Yego 2 = Oya Niba K1.2.8a = 2 → K1.2.9a	<input type="text"/>
K1.2.8b	Ni mu kihe (bihe) bigo? 1. Tigo, 2.Airtel, 3. MTN		1. <input type="text"/> <input type="text"/> <input type="text"/> 2. <input type="text"/> <input type="text"/> <input type="text"/>
K1.2.8c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.8c(i) = 1 → K1.2.9a	<input type="text"/>
K1.2.8c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.8c(ii) = 1 → K1.2.9a	<input type="text"/>
K1.2.8d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 3 = Irahenze cyane 4 = Iragoye cyane; 5 = Serivisi si nziza; 6 = Ikindi	<input type="text"/>
K1.2.9a	Waba ufite Konti ku ikoranabuhanga rya interineti	1 = Yego 2 = Oya Niba K1.2.9a = 2 → K1.2.10a	<input type="text"/>
K1.2.9b			
K1.2.9c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.9c(i) = 1 → K1.2.10a	<input type="text"/>
K1.2.9c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego	<input type="text"/>

		2 = Oya Niba K1.2.9c(ii) = 1 → K1.2.10a	
K1.2.9d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 5 = Serivisi si nziza; 3 = Irahenze cyane 4 = Iragoye cyane; 6 = Ikindi	<input type="text"/>
K1.2.10a	Waba ufite Konti muri banki zo hanze (Uganda, Kenya, Belgium, France n'ahandi?	1 = Yego 2 = Oya Niba K1.2.10a = 2 → K1.2.11a	<input type="text"/>
K1.2.10b	Ni mu kihe (bihe) bihugui? 1. Uganda, 2. Kenya, 3. Belgium, 4. France, 5. Ahandi	1. <input type="text"/> 2. <input type="text"/>	
K1.2.10c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.10c(i) = 1 → K1.2.11a	<input type="text"/>
K1.2.10c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.10c(ii) = 1 → K1.2.11a	<input type="text"/>
K1.2.10d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 5 = Serivisi si nziza; 3 = Irahenze cyane 4 = Iragoye cyane; 6 = Ikindi	<input type="text"/>
K1.2.11a	Haba hari kindi gikorwa cya banki kitavuzwe, kivuge.....	1 = Yego 2 = Oya Niba K1.2.11a = 2 → K1.3a	<input type="text"/>
K1.2.11b	Ni mu yihe (zihe) banki? REBA KURI LISTI YA BANKI	1. <input type="text"/> 2. <input type="text"/>	
K1.2.11c(i)	Waba warayikoresheje mu kwezi gushize?	1 = Yego 2 = Oya Niba K1.2.11c(i) = 1 → K1.3a	<input type="text"/>
K1.2.11c(ii)	Waba warayikoresheje muri uyu mwaka?	1 = Yego 2 = Oya Niba K1.2.11c(ii) = 1 → K1.3a	<input type="text"/>
K1.2.11d	Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti?	1 = Sinakeneye kuyikoresha; 2 = Ntibyahuje n'ibyo nari nkeneye, 5 = Serivisi si nziza; 3 = Irahenze cyane 4 = Iragoye cyane; 6 = Ikindi	<input type="text"/>

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

K1.4a	Hari konti y'undi muntu waba ukoresha/ufiteho uburenganzira? Reba kuri lisiti y'amabanki	1 =Yego 2=Oya Niba K1.4a = 2 → K1.5	<input type="text"/>
K1.4b	Ushobora gukoresha iyi konti igihe ubishakiye?	1 =Yego 2=Oya Niba K1.4b = 1 → K1.4d	<input type="text"/>
K1.4c	Ni iyihe mpamvu y'ingenzi ituma udakoresha iyo konti igihe ubishakiye? NTUMUSOMERE. IGISUBIZO KIMWE		

	1 = Ntihakungurwa igihe cyose/kuboneka; 2 = Ni kure; 3 = Birahenze; 4 = Akeneye uruhushya rwa nyirayo mbere yo kuyikoresha; 5 = Ntashobora kuyikoresha iyo nyirayo atari hafi 6 = Ikindi, sobanura.....	<input type="text"/>
K1.4d	Konti ukoresha ni iyande? NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA	
1	Konti y'uwo mwashakanye / mubana	<input type="text"/>
2	Konti y'umwana wawe	<input type="text"/>
3	Konti y'umubyeyi wawe	<input type="text"/>
4	Konti y'undi muntu wo mu muryango	<input type="text"/>
5	Konti y'umuturanyi/Inshuti	<input type="text"/>
6	Konti y'itsinda ryo kuzigama	<input type="text"/>
7	Konti y'umuryango/ishyirahamwe /urusengero	<input type="text"/>
8	Undi, sobanura	<input type="text"/>
K1.4e	Kuki ukoresha konti y'undi muntu? Kuki udafunguza konti yawe ku giti cyawe? NTUMUSOMERE. IGISUBIZO KIMWE	
1	Sinujuje ibisabwa mu gufunguza konti/ Ndi muto mu myaka- sinduzura imyaka 18	<input type="text"/>
2	Simfite ibyangombwa	
3	Dusaranganya kwishyura ibisabwa /birahendutse kugira konti imwe	
4	Sinemerewe n'uwo twashakanye/undi muntu wo mu rugo kugira konti yanjye	
5	Sinzi uburyo bafunguza konti	
6	Ikindi, sobanura	

K1.5. Ibijyanye no gukorana na Banki

- a. Ni ibihe mu bikurikira ukora iyo ukorana na banki? **MUSOMERE** 1=Yego, 2=Oya
- b. BAZA UWASHUBIJE KO ABIKORA: Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M_banking cg kuri byose?
1=Banki; 2=ATM; 3=M_banking; 4 = Byose

K1.5.1a	Waba warabikuje amafaranga ukoresheje Sheki muri banki? REBA KURI LISITI Y'AMABANKI	1 = Yego 2 = Oya Niba K1.5.1a = 2 → K1.5.2a	<input type="text"/>
K1.5.1b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.2a	Waba warabikije amafaranga kuri konti? REBA KURI LISITI Y'AMABANKI	1 = Yego 2 = Oya	<input type="text"/>
K1.5.2b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.3a	Waba warabikije amafaranga kuri konti ukoresheje sheki? REBA KURI LISITI Y'AMABANKI	1 = Yego 2 = Oya	<input type="text"/>
K1.5.3b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.4a	Waba warabikuje amafaranga kuri konti?	1 = Yego 2 = Oya Niba K1.5.4a =2 → K1.5.5a	<input type="text"/>
K1.5.4b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM, M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.5a	Waba warishyuye abantu/fagitire ukoresheje sheki?	1 = Yego 2 = Oya	<input type="text"/>
K1.5.6a	Waba warohereje amafaranga kuri konti yawe uyakuye ku y'indi konti yawe?	1 = Yego 2 = Oya	<input type="text"/>
K1.5.6b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg REBA KURI LISITI Y'AMABANKI	1 = Banki; 2 = ATM; 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.7a	Waba warohereje amafaranga kuri konti y'undi muntu? REBA KURI LISITI Y'AMABANKI	1 = Yego 2 = Oya	<input type="text"/>
K1.5.7b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM; 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.8a	Waba waroherejwe amafaranga avuye kuri konti y'undi muntu? REBA KURI LISITI Y'AMABANKI	1 = Yego 2 = Oya	<input type="text"/>
K1.5.8b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM; 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.9a	Waba warabonye urupapuro rwa banki rugaragaza uko konti yawe ihagaze?	1 = Yego 2 = Oya	<input type="text"/>
K1.5.9b	Waba warakoreye icyo gikorwa kuri banki, kuri ATM , M_banking cg wakoresheje byose?	1 = Banki; 2 = ATM; 3 = M_banking; 4 = Byose	<input type="text"/>
K1.5.10a	Waba warakoresheje internet mu bikorwa bya banki?	1 = Yego 2 = Oya	<input type="text"/>
K1.5.11a	Waba warakoresheje telefoni igendanwa mu bikorwa bya banki?	1 = Yego 2 = Oya	<input type="text"/>

K1.5.12a	Waba warakeneye serivisi zimwe na zimwe za banki ku muntu uyihagarariye?	1 = Yego 2 = Oya	<input type="text"/>
K1.5.13a	Waba warakoresheje Imodoka ya banki ijya hira no hino yegereza abantu serivisi z'iyiyo banki?	1 = Yego 2 = Oya	<input type="text"/>

K2. IBIGO BY'IMARI ICIRIRITSE BITARI UMURENGE SACCO

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

K2.1	Ni iyihe mpamvu y'ingenzi ituma udafite konti muri banki? NTUMUSOMERE. IGISUBIZO KIMWE	01 = Ntanyikeneye – Nta mafaranga ahagije yo gutuma yafungura konti 02 = Sinashobora kurekeraho amafaranga asabwa 03 = Amafaranga baca kuri serivisi zabo ni menshi 04 = Banki ziri kure 05 = Amasaha ya banki ntanyura 06 = Ntafite ibyangombwa bisabwa (ibimuranga) 07 = Ntazi uburyo bwo kubisaba 08 = Ntiyumva inyungu yo kugira konti muri banki 09 = Nta cyizere afiteye banki 10 = Banki ntizimuha serivisi akeneye 11 = Ashobora kubona serivisi akeneye ahandi aho atuye (mu muryango mugari/ishyirahamwe, ...) 12 = Akeneye uruhushya rw'undi muntu kugira ngo ayifunguze 13 = Ikindi (kivuge)	<input type="text"/>
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K2.1a	Waba ufite konti mu kigo cy'imari giciriritse? KORESHA LISTE YA IMF	1 = Yego 2 = Oya Niba ari Oya → K8	<input type="text"/>
K2.1b1	Waba warakoresheje konti yawe yo mu kigo cy'imari giciriritse mu kwezi gushize?	1 = Yego 2 = Oya Niba ari Yego → K7d	<input type="text"/>
K2.1b2	Waba warakoresheje konti yawe yo mu kigo cy'imari giciriritse muri uyu mwaka?	1 = Yego 2 = Oya Niba ari Yego → K7d	<input type="text"/>
K2.1c	Niba atarigeze akoresha konti ye uyu mwaka, baza: Ni iyihe mpamvu y'ingenzi yatumye udakoresha iyo konti? NTUMUSOMERE-IGISUBIZO KIMWE		
	1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo 3 = Irahenze 4 = Irakoranye 5 = Imikorere itanze 6 = Ikindi, sobanura.....		<input type="text"/>
K2.1d	Konti yawe yo mu kigo cy'imari iciriritse muyikoresha iki? MUSOMERE; IBISUBIZO BYINSHI BIRASHOBOKA		
1	Kuzigama		<input type="text"/>
2	Inguzanyo		<input type="text"/>
3	Ikindi, sobanura.....		<input type="text"/>
K2.1e	Ugereranyije, hashize igihe kingana iki ufite konti yo mu kigo cy'imari iciriritse?		
	1 = Muni y'umwaka 2 = Hagati y'umyaka 1-2 3 = Hagati y'umyaka 3-5 4 = Hejuru y'umyaka 5 5 = Ntabwo nibuka		<input type="text"/>
K2.1f	Ni iyihe mpamvu y'ingenzi yatumye ufunguze konti mu kigo cy'imari iciriritse? NTUSOME; IGISUBIZO KIMWE		
	1 = Kuzigama; 2 = Gushaka inguzanyo; 3 = Ikindi (kivuge).....		<input type="text"/>
K2.1g	Utekereje ku gihe wafunguzaga bwa mbere konti mu kigo cy'imari giciriritse, waba wari ufite konti muri banki cg SACCO?	1 = Yego 2 = Oya Niba K2.7g = 2 → K2.7i	<input type="text"/>
K2.1h	Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo mu kigo cy'imari giciriritse?	1 = Yego 2 = Oya	<input type="text"/>
K2.1i	Komeza utekereze ku gihe wafunguzaga bwa mbere konti mu kigo cy'imari giciriritse, waba wari umunyamuryango w'itsinda ryo kuzigama no kuguriza/ikimuna?	1 = Yego 2 = Oya Niba K2.7i = 2 → K2.8a	<input type="text"/>
K2.1j	Waba wararetse kuba umunyamuryango w'itsinda ryo kuzigama no kuguriza / ikimuna ukimara gufunguza bwa mbere konti yo mu kigo cy'imari iciriritse?	1 = Yego 2 = Oya	<input type="text"/>

K3. UMURENGE SACCO

K3.1a	Waba uri umunyamuryango w'Umurenge SACCO/ufite konti mu murenge SACCO ?	1=Yego 2= Oya Niba K2.8a = 2 → L1a	<input type="text"/>
K3.1b1	Waba warakoresheje konti yawe yo mu murenge SACCO mu kwezi gushize?	1=Yego 2=Oya Niba K2.8b1 = 1 → K2.8d	<input type="text"/>
K3.1b2	Waba warakoresheje konti yawe yo mu murenge SACCO muri uyu mwaka?	1=Yego 2=Oya Niba K2.8b2 = 1 → K2.8d	<input type="text"/>
K3.1c	Niba atarigeze akoresha konti ye uyu mwaka, baza: Ni iyihe mpamvu y'ingenzi ituma udakoresha konti yawe yo mu Umurenge SACCO? NTUMUSOMERE. IGISUBIZO KIMWE		
	1 = Ntibyari bikenewe 2 = Ntinkemurira ibibazo 3 = Irahenze 4 = Iragoranye 5 = Imikorere itanoze 6 = Ikindi (kivuge).....		<input type="text"/>
K3.1d	Konti yawe yo mu murenge- SACCO uyikoresha iki? NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOKA		
1	Kuzigama		<input type="text"/>
2	Inguzanyo		<input type="text"/>
3	Ikindi (kivuge)		<input type="text"/>
K3.1e	Ugereranyije, hashize igihe kingana iki uri umunyamuryango w'Umurenge SACCO?		
	1 = Kitageze ku mwaka; 2 = Hagati y'imyaka 1-3 3 = Hagati y'imyaka 3-5 4 = Hejuru y'imyaka 5 5 = Ntabwo yibuka		<input type="text"/>
K3.1f	Ni yihe mpamvu y'ingenzi yatumye uba umunyamuryango? NTUSOME. IGISUBIZO KIMWE		
	1 = Byari ngombwa; 2 = Kuzigama; 3 = Gushaka inguzanyo 4 = Kubika amafaranga ahantu hizewe 5 = Ikindi, sobanura.....		<input type="text"/>
K3.1g	Utekereje ku gihe wafunguzaga bwa mbere konti mu Umurenge SACCO, waba wari ufite konti muri banki cg mu kigo cy'imari giciriritse?	1=Yego 2=Oya Niba K2.8g = 2 → K2.8i	<input type="text"/>
K3.1h	Waba warafunze imwe muri izo konti ubwo wafunguraga iyo konti yo mu Umurenge SACCO?	1=Yego 2=Oya	<input type="text"/>
K3.1i	Komeza utekereze ku gihe wafunguzaga bwa mbere konti mu Umurenge SACCO, waba wari umunyamuryango w'itsinda ryo kuzigama no kuguriza/ikimuna?	1=Yego 2=Oya Niba K2.8g = 2 → L1a	<input type="text"/>
K3.1j	Waba wararetse kuba umwe mu banyamuryango b'ishyirahamwe ryo kuzigama no kuguriza cg itsinda ryo kuzigama no kuguriza / Ikimuna ukimara gufunguza bwa mbere konti yo mu Umurenge SACCO	1=Yego 2=Oya	<input type="text"/>

IGIKA L. IBIKORWA BY'IMARI BITAGENGWA N'AMATEGEKO AGENGA IKORESHAMARI

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

IGIKA M. UBUHINZI / UBWOROZI

No	Ibibazo	Igisubizo
M1	Wambwira bimwe muri ibi bikurikira bigaragaza neza uko urugo rwanyu rubayeho? MUSOMERE. IGISUBIZO KIMWE	
	1 = Urugo rwanyu rukora imirimo y'ubuhinzi-bworozi kandi nta n'umwe wo muri uru rugo ukora undi murimo 2 = Urugo rwanyu rukora imirimo y'ubuhinzi-bworozi hamwe n'indi mirimo, 3 = Urugo rwanyu ntirukora na gato imirimo y'ubuhinzi-bworozi NIBAM1 = 3 → N1a	<input type="text"/>
M2	Wambwira bimwe muri ibi bikurikira ibyo urugo rwanyu ruhinga cg rworora? MUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA	
01	Ubworozi bw'inka	<input type="text"/>
02	Ubworozi bw'ihene, intama, ingurube	<input type="text"/>
03	Ubundi bworozi nk'inkoko, inkwavu, ibindi	<input type="text"/>
04	Ibihingwa ngenga bukungu – icyayi, ikawa, ibireti	<input type="text"/>
05	Imbuto – nk'imineke, inahasi, avoka, ipapayi, amatunda	<input type="text"/>
06	Imboga – inyanya, karoti, Amashu, ibitunguru, puwavuro, ibindi....	<input type="text"/>
07	Ibinyampeke: umuceri, amasaka, ibigori, Ingano	<input type="text"/>
08	Ibinyabijumba: Ibirayi, Ibijumba, imyumbati	<input type="text"/>
09	Ibinyamisogwe: Ibishyimbo, amashaza, ubunyobwa	<input type="text"/>
10	Urutoki	<input type="text"/>
11	Ibindi (bivuge).....	<input type="text"/>

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

M3. Tekereza ku bworozi bwanyu, maze mumbwire niba ibi bikurikira aribyo cg ataribyo kuri mwe? MUSOMERE			
a	Urugo rwanyu ntiruzigera rugurisha amatungo yarwo	1 = Nibyo, 2 = Sibyo, 3 = Ntabizi	<input type="text"/>
b	Urugo rwanyu ruzakoreshe amatungo nk'ingwate igihe ruzakenera kuguza amafaranga	1 = Nibyo, 2 = Sibyo, 3 = Ntabizi	<input type="text"/>
c	Urugo rwanyu rufata amatungo nk'uburyo bwo kuzigama	1 = Nibyo, 2 = Sibyo, 3 = Ntabizi	<input type="text"/>
d	Urugo rwanyu ruzagurisha amwe mu matungo igihe hazaba hakenewe amafaranga	1 = Nibyo, 2 = Sibyo, 3 = Ntabizi	<input type="text"/>

M4	Ese wowe/urugo rwawe akenshi murahinga kugira ngo mubone ibyo kurya cg kugurisha?	1 = Kurya, 2 = Kugurisha, 3 = Ntabizi	<input type="text"/>
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M5. Mu bikorwa byanyu by'ubuhinzi n'ubworozi hari ibintu mukenera nk'ibikoreshe, umurama cg ifumbire, umuti wicaudukoko, ibyo kurya n'imiti by'amatungo; Ni hehe h'ingenzi mukura amafaranga yo kubigira? Cyangwa se, niba mutabigira mubibona mute? NTUSOME. IGISUBIZO KIMWE	
01 = Ntidukenera kugura kuko dukoreshe ibyo twari dusanzwe dufite (kubika imbuto zavuye mumusaruro wacu, nibindi) 02 = Dukoreshe amafaranga avuye ahandi 03 = Dukoreshe ayo twazigamye 04 = Tugurisha imyaka/amatungo/ibindi bintu ngo tubone amafaranga 05 = Tubona amafaranga mbere avuye aho tugurisha imyaka/amatungo yacu 06 = Tubikura ku ubitanga tukishyura nyuma 07 = Gufata inguzanyo muri banki 08 = Gufata inguzanyo mu murenge SACCO 09 = Gufata inguzanyo mu bigo by'imari biciriritse cg indi SACCO, atari mu umurenge 10 = Gufata inguzanyo mu ishyirahamwe ry'aborozi 11 = Gusaba inguzanyo mu muryango/itsinda ryo kuzigama no kugurizanya 12 = Kuguza amafaranga umuturanyi ujya aguriza abantu amafaranga (nka banki lambert) 13 = Kuguza amafaranga inshuti/umuryango 14 = Kutagura ahubwo tukagurana imyaka n'abampa ibyo nkeneye cg gutanga umubyizi uhwanyeye n'ibyo nkeneye 15 = Ikindi (kivuge) 16 = Ntabizi	<input type="text"/>

IGIKA N. AMAFARANGA YINJIYE N'AYASOHOTSE

N1a. Ubusanzwe iyo mugiyeye kugura ibiribwa mukoresha ubuhe buryo bw'ingenzi mu kwishyura? Ntumusomere. Igisubizo kimwe	N1a.
1. Kwishyura amafaranga ako kanya	_
2. Kuguza amafaranga ukazayishyura	
3. Gufata umwenda mu iduka, butike, ukishyura nyuma	
4. Gukoresha ikarita ikoreshwa mu kwishyura/credit card	
5. Gukoresha ikarita yo kubikuza/ debit card	
6. Gukoresha sheki	
7. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye	
8. Ikindi, sobanura.....	

N1b. Ubusanzwe iyo mugiyeye kugura imyenda mukoresha ubuhe buryo bw'ingenzi mu kwishyura? Ntumusomere. Igisubizo kimwe	N1b.
1. Kwishyura amafaranga ako kanya	_
2. Kuguza amafaranga ukazayishyura	
3. Gufata umwenda mu iduka, butike, ukishyura nyuma	
4. Gukoresha ikarita ikoreshwa mu kwishyura/credit card	
5. Gukoresha ikarita yo kubikuza/ debit card	
6. Gukoresha sheki	
7. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye	
8. Ikindi, sobanura.....	

N1c. Ubusanzwe iyo mugiyeye kugura ibintu byo munzu/ibikoreshe nka radio, televiziyo, intebe, ibitanda, igare, ibindi mukoresha ubuhe buryo bw'ingenzi mu kwishyura? NTUMUSOMERE, IGISUBIZO KIMWE	N1c.
1. Kwishyura amafaranga ako kanya	_
2. Kuguza amafaranga ukazayishyura	
3. Gufata umwenda mu iduka, butike, ukishyura nyuma	
4. Gukoresha ikarita ikoreshwa mu kwishyura/credit card	
5. Gukoresha ikarita yo kubikuza/ debit card	
6. Gukoresha sheki	
7. Kugurana ibihingwa/ibintu tukabona ibyo dukeneye	
8. Ikindi, (Sobanura).....	

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

Ntumusomere; Ibisubizo byinshi birashoboka

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

Ntumusomere; Igisubizo kimwe

1 = Buri muni; 2 = Buri cyumweru; 3 = Nyuma y'ibyumweru bibiri; 4 = Buri kwezi;

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

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

Ntumusomere; Ibisubizo byinshi birashoboka

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

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

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

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

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

N2d. BIREBA GUSA ABAFITE AHO AMAFARANGA ATURUKA HARENZE HAMWE: Mu hantu hanyuranye ni he h'ingenzi hagutunga kurusha ahandi? NTUMUSOMERE; IGISUBIZO KIMWE		
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N2eBIBAZE GUSA ABABONA AMAFARANGA ATURUKA K'UMUSHAHARA Waba ufite Akazi gahoraho cyangwa n'akigihe gito? 1 = Akazi gahoraho2 = Akazi k'igihe gito		/
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BAZA GUSA ABAHAWA AMAFARANGA N'ABANTU BO MU RUGO CYANGWA BABISHYURIYE IBINTU

N2f	Ko wavuze ko wahawe amafaranga n'umuntu wo mu rugo/ ko yakwishyuriye ibintu, uwo muntu ni nde? NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA	Ibisubizo
1	Uwo bashakanye/babanank'abashakanye	<input type="text"/>
2	Umubyeyi	<input type="text"/>
3	Umwana	<input type="text"/>
4	Uwo bafitanye indi sano	<input type="text"/>
5	Undi	<input type="text"/>

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

N2h Uteranyije bose hamwe, ni abantu bangahe ukoreshe ?

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

N2i.1	Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy'imari? IBISUBIZO BYINSHYI	
1	Aho amafaranga aturuka	<input type="text"/>
2	Gufunguza konti muri banki	<input type="text"/>
3	Banki ntizishaka kumfasha	<input type="text"/>
4	Amafaranga wifitiye y'igishoro	<input type="text"/>
5	Abandimo imyenda	<input type="text"/>
6	Ibaruramari	<input type="text"/>

N2i.2	Ni ibihe bibazo wahuye nabyo muri iki cyiciro cyerekeranye n'Amategeko? IBISUBIZO BYINSHYI	
1	Kwandikisha ubucuruzi/Igikorwa cyinjiza amafaranga	<input type="text"/>
2	Amategeko n'amabwiriza	<input type="text"/>
3	Imisoro	<input type="text"/>
4	Uruhushya rwo gukora/Kubakisha	<input type="text"/>

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

N2i.4	Ni ibihe bibazo wahuye nabyo muri iki cyiciro kijyanye n'Ubumenyi n'abakozi? IBISUBIZO BYINSHYI	
1	Kubona abakozi bakwiriye	<input type="text"/>
2	Ibibazo n'abakozi	<input type="text"/>
3	Kuba nawe udafite ubushobozi/ubunararibonye	<input type="text"/>
5	Kwandika umushinga wunguka	<input type="text"/>

N2i.5	Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy'Ibikoresho? IBISUBIZO BYINSHYI	
1	Aho gukorera	<input type="text"/>
2	Kugira amazi aho ukorera	<input type="text"/>
3	Aho kubika ibicuruzwa hadakwiriye	<input type="text"/>
4	Nta mashanyarazi	<input type="text"/>
5	Ubwikorezi nko gutwara ibintu	<input type="text"/>
6	Ibikoresho (intebe, utubati....)	<input type="text"/>

N2i.6	Ni ibihe bibazo wahuye nabyo muri iki cyiciro cy'Ibindi bitavuzwe? IBISUBIZO BYINSHYI	
1	Abakozi bakwiba	<input type="text"/>
2	Abandi bakwiba	<input type="text"/>
3	Ikindi (Kivuge)	<input type="text"/>
4	Nta kibazo (iki gisubizo nicyo cyonyine kuri M2I)	<input type="text"/>

N3a	Waba ufite amafaranga yawe wigengaho ushobora gukoresha icyo ushatse?	1 = Yego → N4, 2 = Oya → N3b 3 = Yanze gusubiza → N4	<input type="text"/>
N3b	Niba N3a = 2, Ni ukubera iki? NTUMUSOMERE. IBISUBIZO BYINSHI BIRASHOBOKA		
1	Amafaranga yawe akoreshwa mu guhahira urugo		<input type="text"/>
2	Uha amafaranga yawe umuntu wo mu rugo/wo mu muryango		<input type="text"/>
3	Nta mafaranga/umutungo ninjiza		<input type="text"/>
4	Ikindi, (Kivuge).....		<input type="text"/>

N4	<p>Nifuzaga kumenya muri rusange umubare w'amafaranga yose ubona. Mu yandi magambo ndifuza kumenya umubare w'amafaranga aturuka hirya no hino yose uyateraniye. Wanyorohera ukambwira ikigereranyo cy'amafaranga ubona mu kwezi cg mu mwaka?</p> <p>NIBA IGISUBIZO N4=1, BAZA GUSA N4A, NTUJYE KURI N4B NIBA IGISUBIZO N4=2, BAZA GUSA N4B NIBA IGISUBIZO N4=3, CG 4 JYA KURI N5</p>	<p>1 = Ukwezi, 2 = Umwaka, 3 = Ntabwo nzi umubare, 4 = Yanze gusubiza</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>
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N4a	<p>Muri rusange, waba winjiza amafaranga angahe mu kwezi? IGISUBIZO KIMWE → N5</p>	<p>01 = Nta mafaranga abona ku kwezi 02 = Abona amafaranga rimwe na rimwe/igihe cy'isarura 03=Atarenze 1 500 Rwf 04 = 1 501 – 3 000 Rwf 05 =3 001 – 5 000 Rwf 06 = 5 001 – 7 000 Rwf 07 = 7 001– 10 000 Rwf 08 =10 001– 15 000 Rwf 09 = 15 001 – 20 000 Rwf 10 = 20 001– 25 000 Rwf 11 = 25 001– 30 000 Rwf 12 = 30 001 – 40 000 Rwf 13 = 40 001– 50 000 Rwf 14 = 50 001 – 100 000 Rwf 15 = Arenze100 000 Rwf</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>
N4b	<p>Muri rusange, waba winjiza amafaranga angahe mu mwaka? IGISUBIZO KIMWE</p>	<p>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</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>

N5. Ibi bikurikira ni imihango minini ibaho mu buzima bw'abantu benshi. Ni gute mwishyura ibijyanye n'iyi mihango igihe bikenewe?			
NTUMUSOMERE. IGISUBIZO KIMWE			
	Umuhango		Igisubizo
N5a	Ubukwe	<p>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 kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekereza</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>
N5b	Gushyingura	<p>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 kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>
N5c	Kwivuzza byihutirwa	<p>01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n'inshuti zidufasha kubyishyura;</p>	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div>

		04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho	
N5d	Gushyira abana mw'ishuri	01 = Dukoresha amafaranga twazigamiye icyo gikorwa; 02 = Dukoresha amafaranga twazigamiye muri rusange; 03 = Dukoresha amafaranga yo mu muryango & n'inshuti zidufasha kubyishyura; 04 = Abaturanyi badufasha kubyihyura 05 = Tugurisha ikintu kugira ngo twishyure; 06 = Ubwishingizi bubyishyura; 07 = Inguzanyo yo muri banki; 08 = Inguzanyo yo muri SACCO/MFI; 09 = Kuguza amafaranga ku muntu ugurizanya aho batuye; 10 = Kuguza amafaranga mu muryango/inshuti; 11 = Ahandi; 12 = Ntabizi/ Ntiyigeze abitekerezaho	<input type="text"/> <input type="text"/>

IGIKA O. IBINTU RUSANGE

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

O2a	Mu mezi 12 ashize haba hari umuntu/abantu bo mu rugo rwanyu bitabye Imana? Niba O2a = 2 → rangiza ikiganiro	01 = Yego, 02 = Oya 03 = Simbizi	<input type="text"/> <input type="text"/>
O2b	Uwo muntu/abo bantu bari bafite imyaka ingahe? IBISIBIZO BYINSHI		
1	Imyaka 16 no hejuru		<input type="text"/> <input type="text"/>
2	Hagati y'imyaka 6-15		<input type="text"/> <input type="text"/>
3	Imyaka 5 no muni yayo (Niba ari 3 gusa, rangiza ikiganiro)		<input type="text"/> <input type="text"/>
O2c	Mwaba mwarabuze umuntu w'ingenzi winjizaga amafaranga menshi mu rugo?	1 = Yego, 2 = Oya	<input type="text"/> <input type="text"/>

MURAKOZE CYANE

IBIKA BIGIZE URUTONDE RW'IBIBAZWA

	Urupapuro
IGIKA A. IBIRANGO BY'URUGO RWAKOREWEMO UBUSHAKASHATSI	1
IGIKA B. URUTONDE RW'ABABA MU RUGO	2
IGIKA C. IBIRANGA URUGO N'ABARUTUYE	5
IGIKA D. KUGERA KU BIKORWA-REMEZO	9
IGIKA E. UBUSHOBOZI KU BIJYANYE N'IKORESHAMARI	10
IGIKA F. KWISHYURA HAKORESHEJWE INKORANABUHANGA	15
IGIKA G. IMICUNGIRE Y'AMAFARANGA: KUZIGAMA / ISHORAMARI	19
IGIKA H. IMICUNGIRE Y'AMAFARANGA: INGUZANYO	21
IGIKA I. IMICUNGIRE Y'AMAFARANGA: INGARUKA NO GUHANGANA NAZO	23
IGIKA J. IMICUNGIRE Y'AMAFARANGA: KOHEREZA NO KWAKIRA AMAFARANGA	25
IGIKA K. UBURYO IBIKORWA BYA BANKI BIKWIRAKWIZWA	27
IGIKA L. IBIKORWA BY'IMARI BITAGENGWA N'AMATEGEKO AGENGA IKORESHAMARI	33
IGIKA M. UBUHINZI / UBWOROZI	34
IGIKA N. AMAFARANGA YINJIYE N'AYASOHOTSE	35
IGIKA O. IBINTU RUSANGE	40