

SECTION 11: CREDIT, DURABLES AND SAVINGS

PART A: CREDIT

RESPONDENT: HOUSEHOLD HEAD OR ANY OTHER INFORMED MEMBER OF THE HOUSEHOLD

Ensure that all loans and appropriations of the household (i.e. debts of the household) are enumerated here. Count also the loans and appropriations already mentioned in Sections 7 and 8

1. Are there any members of the household who owe money or goods to some individual, institution, tradesman, or bank? Yes..... 1 ⇒ 5 No..... 2	2. Over the last 12 months, has any member of household completely repaid a loan? Yes.....1 ⇒ 5 No..... 2	3. Over the last 12 months, is there any member of household who requested for and failed to get a loan? Yes..... 1 No..... 2 ⇒Part B	4. Main reason loan wasn't granted? Insufficient income.....1 Insufficient collateral..... 2 Problems related to debts history..... 3 Unclear purpose of the loan 4 Other reasons.....5 ⇒ Part B	5. ID number of the loan	6. What is the origin of the loan? State Bank.....1 Commercial bank2 Borrowed from relative3 Credit Cooperative.....4 Tontine (community) ...5 Informal lenders6 Microfinance.....7 VUP loan.....8 Other (specify)9	7. What household member received the loan?	8. What is the amount of the loan? (Interest excluded)	9. What are the total interest payments on the loan?	10 What was the purpose of the loan? Agricultural equipment..... 1 Agricultural inputs..... 2 Business expansion...3 House Improvement4 Education..... 5 Medical Treatment..... 6 Ceremony (marriage, funeral, baptism)7 Purchase of household items8 Livestock purchase.....9 Others (specify).....10	11 What was the collateral required to Secure the loan? Land..... 1 Animals.....2 House..... 3 Other..... 4 None..... 5	12 Has the loan been repaid either partially or completely? Yes all 1 Yes Part...2 No..... 3 ⇒ following loan	13 Over the course of the last 12 month, how much of the loan has been paid by "..." (including bank loan, interest and payment in kind) Amount (FRW)
				1								
				2								
				3								
				4								
				5								
				6								
				7								
				8								
				9								
				10								

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PART B: DURABLE HOUSEHOLD GOODS

Items	1. Item code	2. How many "...." does your household own? IF 0, ⇒ following article	3. When did you acquire "...."?			4. How much did you buy "..."? If gift, put "0"			5. How much could you resell "... " for today?		
			Article 1 Month/Year	Article 2 Month/Year	Article 3 Month/Year	Article 1 Amount	Article 2 Amount	Article 3 Amount	Article 1 Amount	Article 2 Amount	Article 3 Amount
Living room suite	01		___/___	___/___	___/___						
Refrigerator	02		___/___	___/___	___/___						
Freezer	03		___/___	___/___	___/___						
Radio	04		___/___	___/___	___/___						
Cassette radio	05		___/___	___/___	___/___						
TV set	06		___/___	___/___	___/___						
Decorder	07										
Satellite dish	08		___/___	___/___	___/___						
Video / DVD player	09		___/___	___/___	___/___						
Computer and accessories	10		___/___	___/___	___/___						
Music system	11		___/___	___/___	___/___						
Telephone landline	12		___/___	___/___	___/___						
Mobile telephone	13		___/___	___/___	___/___						
Cooker	14		___/___	___/___	___/___						
Laundry machine	15		___/___	___/___	___/___						
Electric fan	16		___/___	___/___	___/___						
Air-conditioner	17		___/___	___/___	___/___						
Sewing machine	18		___/___	___/___	___/___						
Bed	19		___/___	___/___	___/___						
Cupboard	20		___/___	___/___	___/___						
Bookcase	21		___/___	___/___	___/___						

[illegible]

PART C: SAVINGS

RESPONDENT: HOUSEHOLD HEAD OR ANY OTHER INFORMED MEMBER OF THE HOUSEHOLD

1. Are there members of your household who saves with any savings institution (including a tontine/community savings)?

Yes..... 1

No.... 2 \Rightarrow End of the Questionnaire

[illegible]