

**RWANDA
2003 QUIBB SURVEY**

1. EDUCATION

1.1. Enrollment

- Enrollment rates are higher in urban areas than in rural areas (88 vs. 74 percent approximately). There are large differences in enrollment rates between the lowest and the richest quintiles, especially in urban areas.
- Enrollment rates between girls and boys are similar at all quintiles.

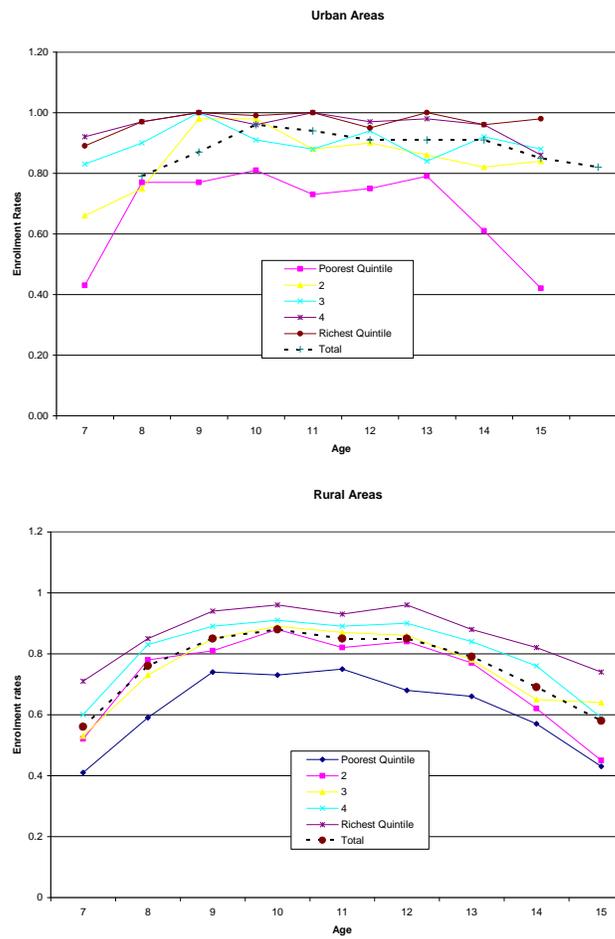
[Note: Enrollment rates found here are very different from those in PA]

Table xx. Enrollment rates by quintile, age, and sex. [Children between 7 and 15 years old].

	<i>Poorest Quintile</i>	2	3	4	<i>Richest Quintile</i>	<i>Total</i>
<i>age</i>	Urban Areas					
7	0.43	0.66	0.83	0.92	0.89	0.79
8	0.77	0.75	0.90	0.97	0.97	0.87
9	0.77	0.98	1.00	1.00	1.00	0.96
10	0.81	0.98	0.91	0.96	0.99	0.94
11	0.73	0.88	0.88	1.00	1.00	0.91
12	0.75	0.90	0.94	0.97	0.95	0.91
13	0.79	0.86	0.84	0.98	1.00	0.91
14	0.61	0.82	0.92	0.96	0.96	0.85
15	0.42	0.84	0.88	0.86	0.98	0.82
Boys	0.69	0.85	0.92	0.97	0.96	0.88
Girls	0.68	0.87	0.87	0.95	0.98	0.89
	Rural Areas					
7	0.41	0.52	0.53	0.6	0.71	0.56
8	0.59	0.78	0.73	0.83	0.85	0.76
9	0.74	0.81	0.85	0.89	0.94	0.85
10	0.73	0.88	0.89	0.91	0.96	0.88
11	0.75	0.82	0.87	0.89	0.93	0.85
12	0.68	0.84	0.86	0.9	0.96	0.85
13	0.66	0.77	0.78	0.84	0.88	0.79
14	0.57	0.62	0.65	0.76	0.82	0.69
15	0.43	0.45	0.64	0.59	0.74	0.58
Boys	0.61	0.70	0.75	0.79	0.85	0.74
Girls	0.61	0.71	0.75	0.79	0.87	0.75

Source: Author's estimates using Rwanda's 2003 QUIBB data

Figure xx. Enrollment rates by age



- Enrollment rates among orphan children rates are generally lower, especially in rural areas and in the bottom quintiles. Orphan children from both parents represent approximately 10 percent of our entire sample.

Table xx. Enrollment rates among orphan children. [Children between 7 and 15 years old].

	<i>Poorest Quintile</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Richest Quintile</i>	<i>Total</i>	<i>Sample size</i>
Rural Areas							
Not orphan	0.61	0.71	0.75	0.79	0.87	0.75	5,341
Orphan both parents	0.54	0.59	0.67	0.72	0.76	0.68	413
Urban Areas							
Not orphan	0.68	0.88	0.91	0.97	0.96	0.89	1,274
Orphan both parents	0.78	0.73	0.76	0.83	0.99	0.85	168

- The share of students attending public schools is larger in rural areas than in urban areas (75 vs. 66 percent). Students from lower quintiles are more likely to attend

public schools than private/religious schools as compared to students in the highest quintiles.

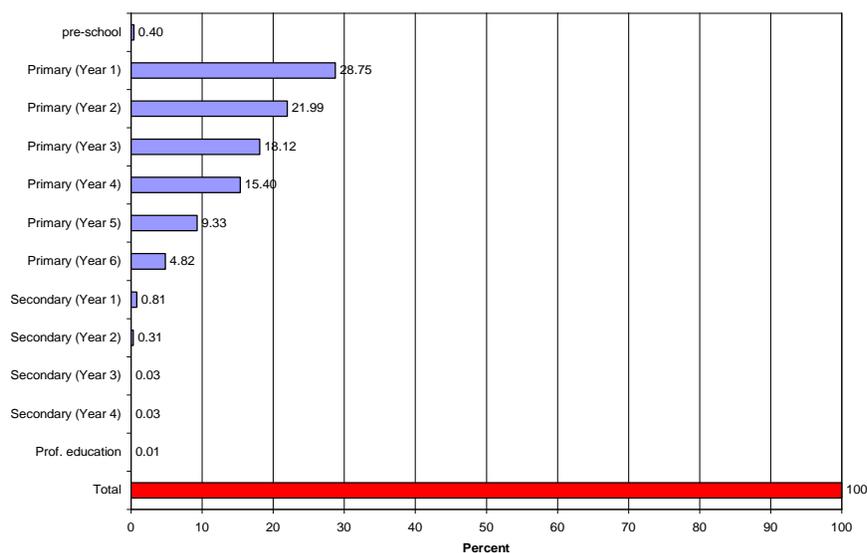
Table xx. Type of school among enrolled students. [Children between 7 and 15 years old].

	<i>Poorest Quintile</i>	2	3	4	5	<i>Richest Quintile</i>
Rural Areas						
% Public	81.32	74.92	76.48	76.79	69.89	75.29
% private/religious	18.68	25.08	23.52	23.21	30.11	24.71
Urban Areas						
% Public	87.04	66.72	66.38	69.24	53.01	66.04
% private/religious	12.96	33.28	33.62	30.76	46.99	33.96

Source: Author's estimates using Rwanda's 2003 QUIBB data

- 98.4 (92.2) percent of the children between 7 and 15 who are at school in rural (urban) areas are enrolled in primary school. Only 4.82 (9.78) percent of all children are enrolled reach the last level of primary and barely one (six) percent make it to secondary school.

Figure xx. Share of Students enrolled by education level
Rural Areas



**Figure xx. Share of Students enrolled by education level
Rural Areas**

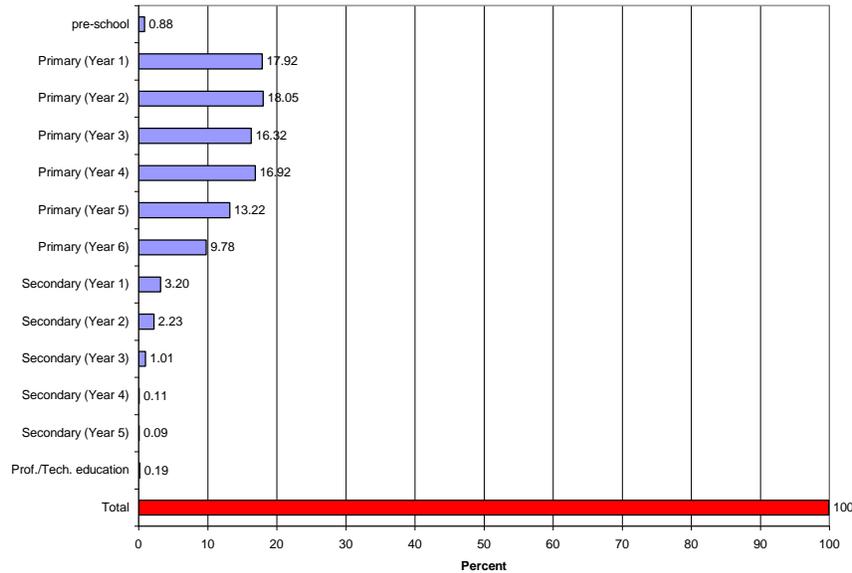


Table xx. Share of Students enrolled by education level [Children between 7 and 15 years old]

	<i>Boys</i>	<i>Girls</i>	<i>Total</i>	<i>Boys</i>	<i>Girls</i>	<i>Total</i>
	Rural Areas			Urban Areas		
% Prof./Tech. education	0.00	0.03	0.01	0.22	0.16	0.19
% Secondary (Year 5)	0.00	0.00	0.00	0.00	0.18	0.09
% Secondary (Year 4)	0.00	0.05	0.03	0.00	0.20	0.11
% Secondary (Year 3)	0.00	0.05	0.03	1.10	0.92	1.01
% Secondary (Year 2)	0.19	0.43	0.31	1.54	2.87	2.23
% Secondary (Year 1)	0.91	0.71	0.81	2.78	3.60	3.20
% Primary (Year 6)	4.50	5.13	4.82	9.99	9.59	9.78
% Primary (Year 5)	8.87	9.78	9.33	11.86	14.50	13.22
% Primary (Year 4)	15.39	15.40	15.40	17.57	16.31	16.92
% Primary (Year 3)	18.34	17.90	18.12	16.04	16.58	16.32
% Primary (Year 2)	21.71	22.26	21.99	17.70	18.38	18.05
% Primary (Year 1)	29.58	27.95	28.75	20.28	15.70	17.92
% pre-school	0.50	0.31	0.40	0.93	0.84	0.88
Total	100	100	100	100	100	100

Source: Author's estimates using Rwanda's 2003 QUIBB data

- Among children who are enrolled 79 (87) percent consider that there are no problems with their current school/education. Children in the bottom quintiles (10 to 14 percent in rural areas and 5 to 9 percent in rural areas) consider that they lack of books. Eight (tree) percent of all children in rural (urban) areas – at all quintiles – consider that school facilities are in poor condition. Concerns about the quality of education and teachers are generally low.

Table xx. School and Education problems among enrolled children [Children between 7 and 15 years old]

	<i>Poorest Quintile</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Richest Quintile</i>	<i>Total</i>
Rural Areas						
No Problem	0.79	0.84	0.84	0.85	0.84	0.83
No Books	0.14	0.10	0.07	0.06	0.07	0.08
Bad teaching quality	0.01	0.00	0.01	0.01	0.01	0.01
Lack of teachers	0.01	0.01	0.01	0.01	0.02	0.01
School in bad condition	0.10	0.07	0.07	0.08	0.08	0.08
Other problems	0.00	0.00	0.01	0.01	0.01	0.01
Urban Areas						
No Problem	0.87	0.91	0.93	0.86	0.91	0.90
No Books	0.09	0.05	0.03	0.06	0.05	0.05
Bad teaching quality	0.01	0.01	0.01	0.01	0.03	0.01
Lack of teachers	0.01	0.00	0.01	0.01	0.01	0.01
School in bad condition	0.04	0.03	0.02	0.06	0.03	0.03
Other problems	0.01	0.01	0.02	0.02	0.00	0.01

Source: Author's estimates using Rwanda's 2003 QUIBB data

1.2. Education of the Household Heads

- Illiteracy rates are very high in rural areas, especially among households in the lowest quintiles. In urban areas, literacy rates among heads are high in the highest quintiles and very low in bottom quintiles.

Table xx. Literacy among household heads by strata

	<i>Poorest Quintile</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>Richest Quintile</i>	<i>Total</i>
Rural Areas						
Literate	0.28	0.39	0.47	0.57	0.76	0.49
Have ever attended school	0.37	0.48	0.53	0.63	0.76	0.55
Urban Areas						
Literate	0.39	0.61	0.80	0.88	0.98	0.73
Have ever attended school	0.48	0.64	0.82	0.90	0.98	0.76

Source: Author's estimates using Rwanda's 2003 QUIBB data

- 92 percent of all heads in rural areas have attained at least primary school. Only 33 of them percent have actually achieved to complete primary, and only five (one) percent of all rural heads have entered (finished) secondary school . Heads with university/professional education account for only 4 percent of the overall sample.
- Heads are much more educated in urban areas. In particular, in urban areas the share of heads with some secondary education is significantly larger (30 percent)

and approximately 12 percent of all heads accomplished to finish secondary education. Urban heads with university education account for 7.19 percent of the overall sample and heads with professional education account for 6.51 percent of all heads.

Table xx. Highest education level achieved among heads who even went to school.

	<i>Rural Areas</i>		<i>Urban Areas</i>	
	%	Cumul	%	Cumul
None	0.80	0.80		
Primary (1 year)	4.70	5.50	1.18	1.18
Primary (2 year)	8.40	13.90	3.31	4.49
Primary (3 year)	11.60	25.50	4.94	9.43
Primary (4 year)	16.34	41.84	7.82	17.25
Primary (5 year)	16.71	58.55	10.44	27.68
Primary (6 year)	33.03	91.58	28.72	56.40
Secondary (1 year)	1.07	92.65	0.87	57.27
Secondary (2 year)	1.04	93.69	4.41	61.69
Secondary (3 year)	0.96	94.65	6.23	67.91
Secondary (4 year)	0.61	95.26	4.06	71.97
Secondary (5 year)	0.41	95.67	1.66	73.63
Secondary (6 year)	1.01	96.68	12.22	85.85
University	0.12	96.80	7.19	93.05
Prof. education	3.13	99.94	6.51	99.56
tech education	0.06	100.00	0.44	100.00
Sample size		2440.00		875.00

Source: Author's estimates using Rwanda's 2003 QUIBB data

1.3. Access and perceptions of education facilities – Household Level.

- As expected, households in the bottom quintiles as well as households in rural areas are more likely to live far from primary and secondary school facilities. While in rural areas 15.7 percent of all households live at least one hour away from the closest primary school, the same proportion is only 5.88 percent in urban areas. Approximately 40 percent of all households (in all quintiles) live 16 to 30 minutes away on foot from the closest primary school in rural areas, while in urban areas 72 to 80 percent of households in the richest quintiles live significantly closer to a primary school (0 to 15 minutes away on foot from the closest facility).
- Households generally live farther away from the closest secondary school than from the closest primary school. In particular, in rural areas 65 to 80 percent of all households live at least one hour away on foot from the closest secondary school (vs. 8 to 16 percent living one hour away from the closest primary school). This fact may explain why secondary school enrollment rates in rural areas are so low. In urban areas, secondary schools are generally much closer to households than in rural areas, especially among households in the richest quintiles.

Table xx. Distance on foot from closest education facility.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>Total</i>
PRIMARY SCHOOL						
<i>Rural Areas</i>						
% 0-15 minutes	28.98	30.89	37.25	34.36	42.54	34.80
% 16-30 minutes	40.58	43.91	37.90	42.99	38.67	40.81
% 31-60 minutes	14.72	14.15	13.33	13.68	10.91	13.36
% >1 hour	15.71	11.05	11.52	8.96	7.89	11.03
Total	100.00	100.00	100.00	100.00	100.00	100.00
<i>Urban Areas</i>						
% 0-15 minutes	39.90	47.41	57.23	71.92	79.52	59.18
% 16-30 minutes	42.56	40.67	38.59	24.80	19.59	33.25
% 31-60 minutes	11.66	9.09	1.24	2.14	0.89	5.01
% >1 hour	5.88	2.83	2.94	1.15	0.00	2.56
Total	100.00	100.00	100.00	100.00	100.00	100.00
SECONDARY SCHOOL						
<i>Rural Areas</i>						
% 0-15 minutes	2.63	4.00	5.16	6.88	7.92	5.32
% 16-30 minutes	10.08	12.17	11.42	12.87	16.08	12.52
% 31-60 minutes	7.62	9.08	8.77	8.67	10.77	8.98
% >1 hour	79.67	74.74	74.65	71.58	65.23	73.18
Total	100.00	100.00	100.00	100.00	100.00	100.00
<i>Urban Areas</i>						
% 0-15 minutes	14.25	30.13	37.79	45.08	63.31	38.09
% 16-30 minutes	26.28	32.75	38.86	37.62	26.42	32.39
% 31-60 minutes	17.83	15.99	12.68	12.44	7.57	13.31
% >1 hour	41.64	21.12	10.67	4.87	2.70	16.21
Total	100.00	100.00	100.00	100.00	100.00	100.00

Source: Author's estimates using Rwanda's 2003 QUIBB data

- Between 35 and 40 percent of households in the poorest quintiles claim to never use primary education facilities (in both urban and rural areas). As expected, households in the highest quintiles are about 15 percentage points more likely to use primary school facilities in a frequent basis than households from the bottom quintiles.
- In rural areas, the share of households who claim to never have used secondary education facilities oscillates between 82 to 98 percent, reflecting low enrollment rates in secondary education at all quintiles. In urban areas, usage rates are also very low among households in the poorest two quintiles.

Table xx. How often does the household use primary education facilities?

	<i>Poorest Quintile</i>	2	3	4	<i>Richest Quintile</i>	<i>Total</i>
PUBLIC PRIMARY SCHOOL						
<i>Rural Areas</i>						
Never	40.55	34.73	30.57	28.38	22.60	31.37
Rarely	0.55	0.85	1.05	0.84	0.58	0.77
Sometimes	8.17	7.44	8.21	9.11	11.60	8.91
Frequently	50.73	56.98	60.16	61.66	65.22	58.95
Total	100.00	100.00	100.00	100.00	100.00	100.00
<i>Urban Areas</i>						
Never	35.99	38.03	32.08	26.07	31.14	32.66
Rarely	1.57	0.00	0.31	0.62	1.22	0.75
Sometimes	6.88	7.26	8.85	6.71	5.83	7.10
Frequently	55.56	54.71	58.76	66.61	61.80	59.49
Total	100.00	100.00	100.00	100.00	100.00	100.00
PUBLIC SECONDARY SCHOOL						
<i>Rural Areas</i>						
Never	97.67	96.79	95.08	90.40	82.32	92.45
Rarely	0.63	1.74	1.18	1.96	5.28	2.16
Sometimes	1.69	1.47	3.74	7.63	12.40	5.39
Frequently	100.00	100.00	100.00	100.00	100.00	100.00
<i>Urban Areas</i>						
Never	97.64	86.28	73.99	68.44	60.38	77.36
Rarely	0.44	1.25	2.56	5.15	3.76	2.63
Sometimes	1.92	12.47	23.46	26.40	35.87	20.01
Frequently	100.00	100.00	100.00	100.00	100.00	100.00

Source: Author's estimates using Rwanda's 2003 QUIBB data

- Satisfaction rates among users of primary school are generally high at all quintiles. In rural areas about 12 percent of all users are not satisfied with the services (this holds true at all quintiles). In urban areas satisfaction rates with primary school services tend to be higher among richer households.
- As we saw before, only a few proportion of households in the lowest two quintiles use secondary school services, but those who get to use the service (in both urban and rural areas) claim to be satisfied with the service. Satisfaction rates with secondary school services among households in the upper quintiles are generally higher than 80 percent but are lower in rural areas than in urban areas (96 vs. 90 percent on average).

Table xx. Satisfaction among users of primary and secondary school.

	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>Total</i>
PRIMARY SCHOOL						
Rural Areas						
Not satisfied	13.29	11.06	9.88	13.41	13.02	12.14
Satisfied	86.71	88.94	90.12	86.59	86.98	87.86
Total	100.00	100.00	100.00	100.00	100.00	100.00
Urban Areas						
Not satisfied	11.59	8.43	3.68	10.38	4.49	7.70
Satisfied	88.41	91.57	96.32	89.62	95.51	92.30
Total	100.00	100.00	100.00	100.00	100.00	100.00
PRIMARY SCHOOL						
Rural Areas						
Not satisfied	0.00	0.00	13.43	17.62	6.58	9.55
Satisfied	100.00	100.00	86.57	82.38	93.42	90.45
Total	100.00	100.00	100.00	100.00	100.00	100.00
Urban Areas						
Not satisfied	0.00	0.00	8.43	3.43	1.98	3.58
Satisfied	100.00	100.00	91.57	96.57	98.02	96.42
Total	100.00	100.00	100.00	100.00	100.00	100.00

Source: Author's estimates using Rwanda's 2003 QUIBB data

- Most users of primary and secondary education (80 to 86 percent) claim the quality of services have remained identical as compared to the previous year. Ten to 13 percent of all users claim to have noticed some improvement and about one (four) percent of all users claim deterioration in secondary (primary) education services.

Table xx. Improvement on quality of education services within 12 months.
[Perceptions among users only]

	<i>Primary School</i>		<i>Secondary School</i>	
	Rural	Urban	Rural	Urban
Worse now	4.04	3.28	1.07	1.04
Identical	81.42	84.14	83.94	86.66
Better now	13.61	11.95	12.15	9.74
Don't know	0.93	0.62	2.84	2.56
Total	100.00	100.00	100.00	100.00

Source: Author's estimates using Rwanda's 2003 QUIBB data

2. WELFARE AND PUBLIC SERVICES

2.1 Perceptions of Welfare

- In rural areas a large share of households claims to face some difficulties feeding their family. In particular, only 2 to 15 percent of all rural households in the bottom quintiles claim to never have problems feeding their families. As expected the occurrence of the problem increases as the quintile decreases. Even in the highest quintile, 60 percent of all household claims to have faced some difficulty meeting their family needs for food.
- In urban areas, the share of household without food-related problems is approximately twice as large as compared to rural areas (at all quintiles), suggesting that food needs are more easily covered within urban centers.

Table XX. Problems feeding family by quintile

	<i>Poorest Quintile</i>	2	3	4	<i>Richest Quintile</i>	<i>Total</i>
Rural Areas						
Always	10.71	4.49	1.81	0.75	0.52	3.66
Often	59.23	43.03	29.04	17.14	11.90	32.07
Sometimes	20.62	24.91	28.82	26.48	18.54	23.88
Rarely	7.14	20.47	25.43	30.12	28.22	22.27
Never	2.29	7.11	14.90	25.51	40.83	18.12
Urban Areas						
Always	8.35	6.25	2.24	1.46	0.00	3.66
Often	43.21	26.97	19.64	6.01	2.55	19.69
Sometimes	23.32	22.39	18.91	12.83	7.04	16.91
Rarely	15.05	26.89	27.94	25.91	13.90	21.95
Never	10.07	17.50	31.27	53.78	76.50	37.79

Source: Author's estimates using Rwanda's 2003 QUIBB data

- Approximately 80 to 85 percent of all households in rural and urban areas consider that the current socio-economic situation (both in general as well as within their community) is similar or worse as compared to the previous year. Perceptions among households in different quintiles are rather similar.

Table xx. Change in general socio-economic situation with respect to last year

	Poorest Quintile	2	3	4	Richest Quintile	Total
IN COUNTRY						
<i>Rural Areas</i>						
% Don't know	0.00	0.00	0.17	0.09	0.05	0.06
% Much worse now	20.63	16.13	15.63	11.34	9.82	14.72
% A little worse now	35.40	36.55	37.96	45.97	42.18	39.61
% Same	31.56	32.06	25.26	20.97	24.72	26.92
% A little better now	12.06	14.92	20.06	20.58	21.59	17.84
% Much better now	0.35	0.33	0.91	1.06	1.64	0.86
<i>Urban Areas</i>						
% Don't know	0.08	0.31	0.47	0.00	0.81	0.33
% Much worse now	19.45	17.50	11.47	10.93	14.53	14.77
% A little worse now	32.69	36.19	34.79	43.86	34.06	36.33
% Same	32.44	31.71	37.87	34.67	34.31	34.20
% A little better now	14.49	14.29	13.09	9.77	12.41	12.81
% Much better now	0.85	0.00	2.31	0.77	3.89	1.56
WITHIN COMMUNITY						
<i>Rural Areas</i>						
% Don't know	2.94	1.76	0.65	0.74	1.09	1.44
% Much worse now	14.25	17.45	15.46	15.01	13.13	15.06
% A little worse now	39.07	40.44	38.49	45.95	47.19	42.22
% Same	26.54	22.31	24.60	19.59	19.08	22.43
% A little better now	15.69	16.83	19.93	17.91	17.97	17.67
% Much better now	1.49	1.22	0.86	0.81	1.55	1.18
<i>Urban Areas</i>						
% Don't know	5.64	8.82	10.06	11.68	11.41	9.52
% Much worse now	12.35	10.86	12.35	15.52	14.23	13.06
% A little worse now	34.61	42.83	38.58	40.31	36.20	38.50
% Same	30.74	24.56	25.67	26.11	30.72	27.56
% A little better now	14.14	12.30	11.55	6.38	6.99	10.27
% Much better now	2.53	0.63	1.78	0.00	0.47	1.08

Source: Author's estimates using Rwanda's 2003 QUIBB data

2.1 Public Services

- In rural areas, households generally live far (one hour away or more by foot) from the closest food market, hospital, public transportation facility, and district office. As expected, the share of households in the lowest quintile living far away from these services is larger than among households in the richest quintile.
- In urban areas differences in terms of distance to public services is more notorious between households in the poorest and in the richest quintiles. In particular, households from the richest quintile are much more likely to live within 30 minutes from to the closest food market, public transportation facility, and hospital than households in the poorest quintile (who generally live half and hour away or more from these services).

Table xx. Distance to Public services

	Poorest Quintile	Richest Quintile	Poorest Quintile	Richest Quintile	Poorest Quintile	Richest Quintile	Poorest Quintile	Richest Quintile	Poorest Quintile	Richest Quintile
	Food Market		Pub. Transport		Functional road		Hospital		District Office	
<i>Rural Areas</i>										
% 0-15 min.	9.16	19.35	9.68	27.20	55.04	67.29	4.36	9.33	0.90	4.09
% 16-30 min	22.66	22.30	13.70	16.97	18.39	14.73	13.83	19.21	5.90	4.21
% 31-60 min	10.95	12.91	8.47	8.10	6.06	5.53	9.62	14.52	4.53	5.61
% >1 hour	57.23	45.45	68.16	47.73	20.51	12.45	72.20	56.94	88.68	86.10
<i>Urban Areas</i>										
% 0-15 min.	14.45	61.65	40.20	88.20	80.54	98.36	7.76	45.87	15.77	22.55
% 16-30 min	29.84	30.18	29.06	10.19	12.34	0.62	28.78	29.23	16.34	35.02
% 31-60 min	14.00	4.99	7.03	0.75	2.54	0.00	23.60	18.02	12.53	15.64
% >1 hour	41.71	3.18	23.71	0.86	4.58	1.01	39.86	6.87	55.36	26.79

Source: Author's estimates using Rwanda's 2003 QUIBB data

- In rural areas usage rates for public services are rather similar between poor and non poor households. In particular, usage rates are low for public transportation, hospital and district office. Usage rate for the closest food market and functional road are somewhat higher in general.
- In urban areas differences in usage rates among poor and non-poor are more notorious. In particular, poor households are significantly less likely to use food markets, public transportation, and functional roads than non-poor households. Usage rates for hospitals and district offices are generally low among all urban households (poor and non-poor).

Table xx. Usage of Public services

	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor
	Food market		Pub. transport		Functional road		Hospital		District office	
<i>Rural Areas</i>										
%Never/rarely	46.42	56.78	78.86	89.25	22.26	27.05	71.43	78.61	82.57	82.75
%Sometimes	46.40	39.31	18.12	8.79	33.80	33.16	25.48	19.74	11.90	12.52
%Frequently	7.18	3.91	3.02	1.96	43.94	39.78	3.09	1.65	5.53	4.73
<i>Urban Areas</i>										
%Never/rarely	27.37	63.67	41.31	89.21	4.94	12.29	76.02	83.30	79.71	89.19
%Sometimes	45.19	31.90	33.33	10.79	24.91	33.14	19.02	15.15	17.21	10.52
%Frequently	27.44	4.44	25.36	0.00	70.15	54.57	4.97	1.55	3.08	0.30

Source: Author's estimates using Rwanda's 2003 QUIBB data

- In rural areas, poor and non-poor households who never/rarely use public services, claim that the main reason to not use public transportation, food markets, and public hospitals is the cost (i.e. too expensive). In all three cases, cost and lack of quality are more important issue than access (i.e. distance). Distance and lack of quality play a more important role for rural households not using government district offices and the closest functional road.

Figure xx.
Reasons for not using services (among those who never/rarely use the service)
 [Rural Areas]

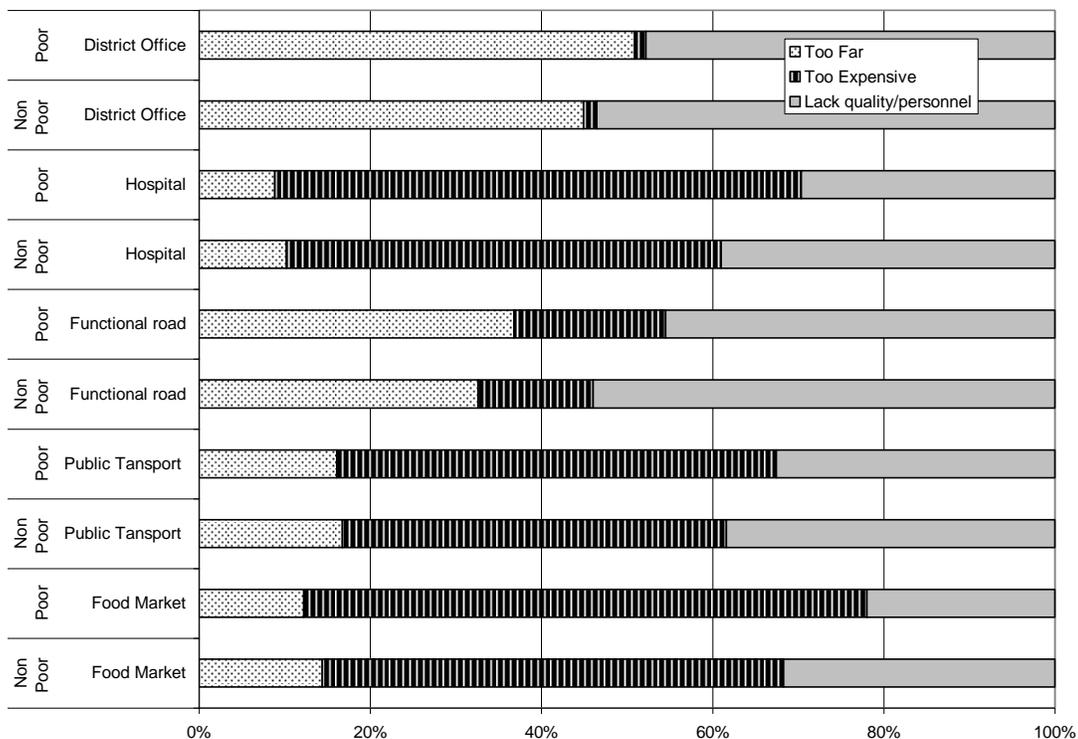


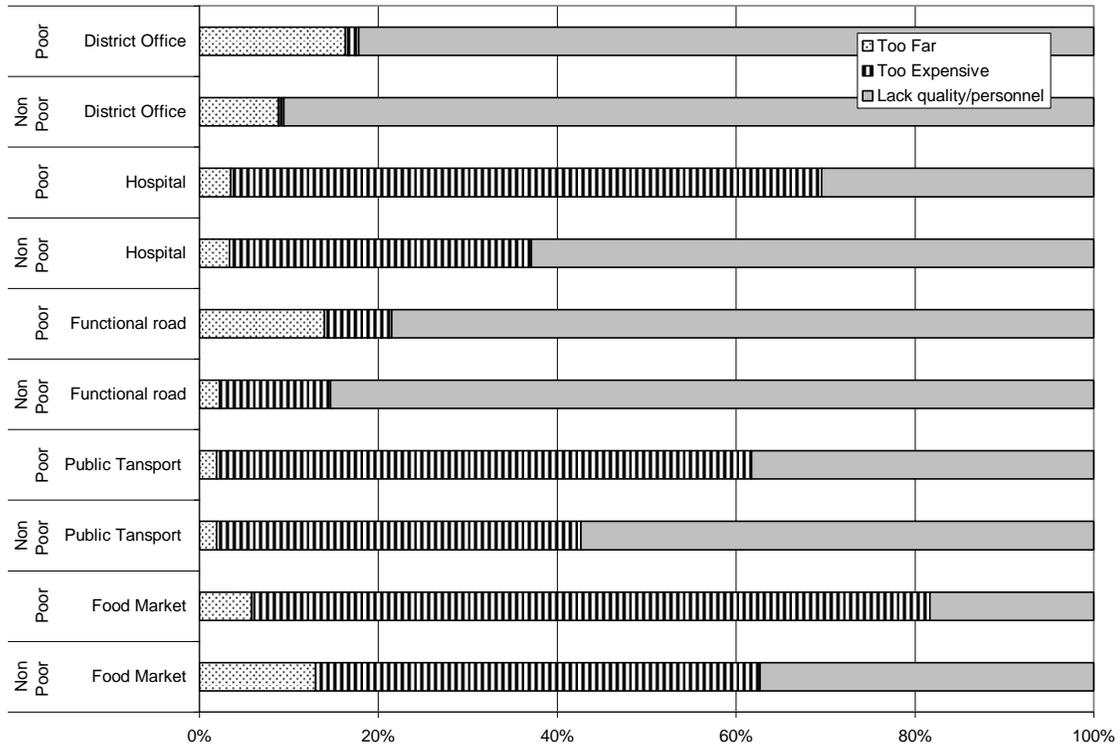
Table xx. Reasons for not using services (among those who never/rarely use the service)

	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor
	Food Market		Public Transport		Functional road		Hospital		District Office	
	<i>Rural Areas</i>									
%Too Far	14.39	12.22	16.73	16.07	32.60	36.76	10.23	8.86	44.92	50.88
%Too Expensive	53.89	65.81	44.87	51.37	13.43	17.76	50.77	61.52	1.55	1.34
%Lack quality / personnel	31.72	21.97	38.39	32.55	53.97	45.48	39.01	29.63	53.53	47.79
	<i>Urban Areas</i>									
%Too Far	13.01	5.86	1.95	1.94	2.25	13.98	3.36	3.53	8.88	16.33
%Too Expensive	49.67	75.83	40.73	59.80	12.40	7.53	33.76	66.06	0.58	1.48
%Lack quality / personnel	37.32	18.30	57.32	38.26	85.35	78.49	62.88	30.41	90.54	82.19

Source: Author's estimates using Rwanda's 2003 QUIBB data

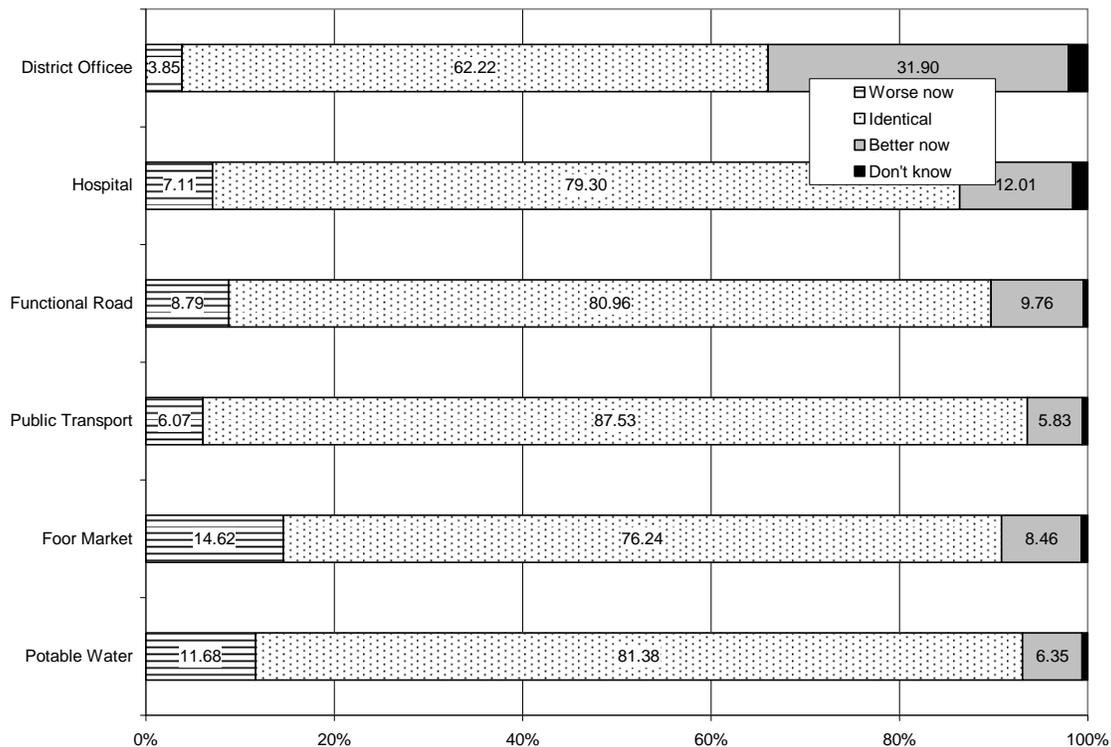
- In urban areas, non users of government district offices and functional roads claim that lack of quality/personnel is the main reason for not using such services. High cost (affordability) is the most relevant issue, especially among the poor, for not using hospitals, public transportation and food markets. The share of households claiming that the main reasons for service non-usage relate to access (i.e. services are provided too far) is generally low as compared to rural areas

Figure xx.
Reasons for not using services (among those who never/rarely use the service)
[Urban Areas]



- When asked about their perception about changes in quality of public service with respect to the previous year, most households (about 80 percent) claim that the quality of the services remained identical. However, there is a significant share of households (31.9%) who consider that the quality of government district offices services had improved while 14.62 percent of all households consider that the quality of food markets had deteriorated. For other services, opinions about improvement and deterioration are rather equivalent in proportion.

Figure xx.
Change in quality of service with respect to last year (perceptions among users)



- Most of the households who use the service (approximately 80 percent in rural and 90 percent in urban areas) claim to be satisfied with the services. Differences in perceptions in this regard between poor and non-poor households are mild.

Table xx. Satisfaction with services among users

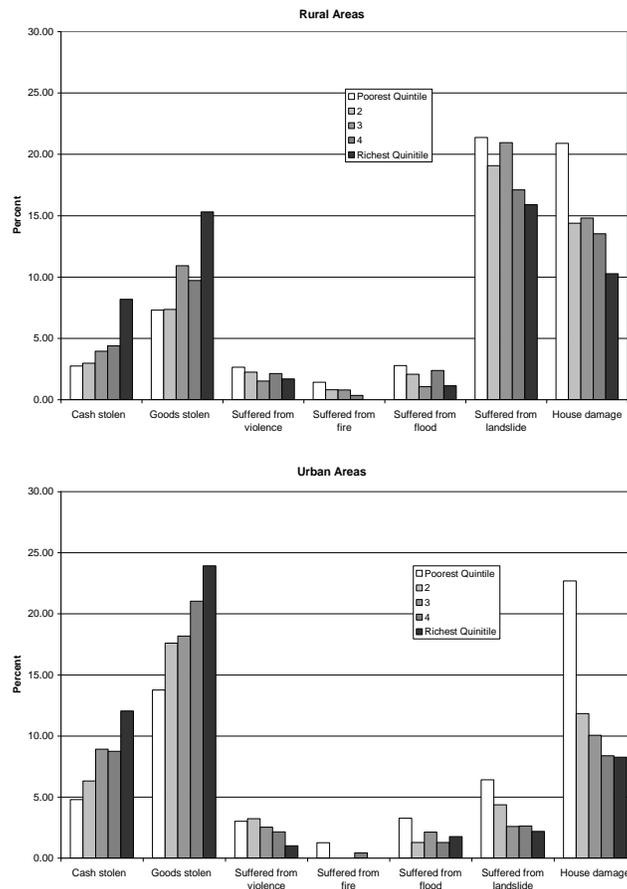
	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor	Non Poor	Poor
	Food Market		Public Transport		Functional road		Hospital		District Office	
	<i>Rural Areas</i>									
Not Satisfied	22.13	20.71	18.26	19.44	18.35	21.68	20.37	18.73	11.23	5.17
Satisfied	77.87	79.29	81.74	80.56	81.65	78.32	79.63	81.27	88.77	94.83
	<i>Urban Areas</i>									
Not Satisfied	24.72	17.65	8.08	11.76	14.48	19.12	7.33	11.54	2.56	5.56
Satisfied	75.28	82.35	91.92	88.24	85.52	80.88	92.67	88.46	97.44	94.44

Source: Author's estimates using Rwanda's 2003 QUIBB data

3. RISK, INFORMATION AND PARTICIPATION

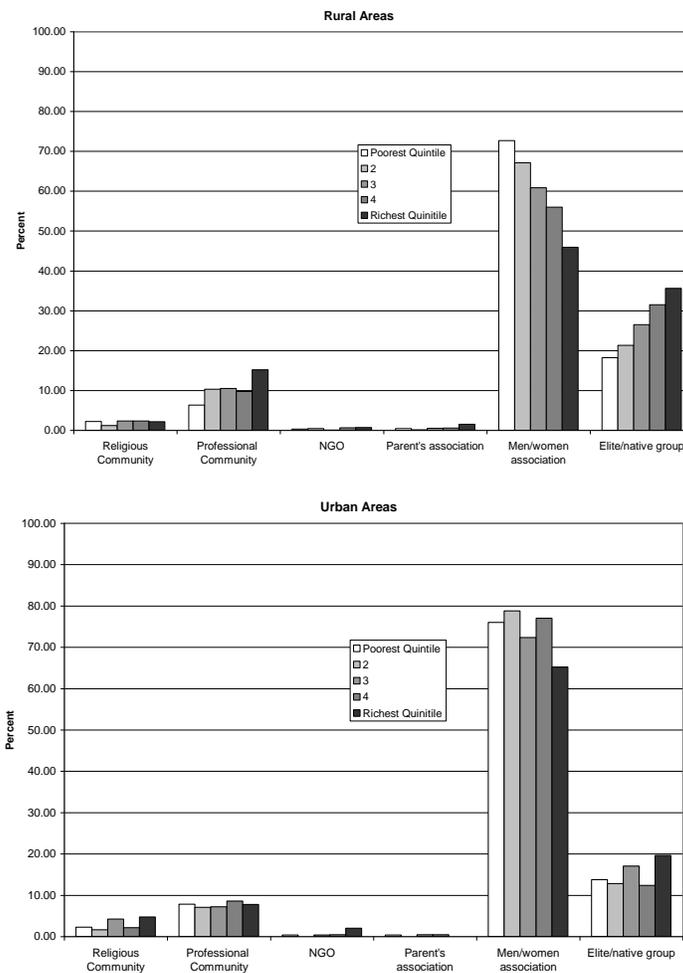
- In general, risks related to theft (cash and goods) are larger in urban than in rural areas, while the opposite occurs with risks related to housing damages and weather, such as land slides and fire.
- While richer households suffer in larger proportions from risks related to theft of goods and cash than poorer households, they are less likely to suffer from violence, fire, and housing damages.

Figure xx. Household Risks by Quintile.



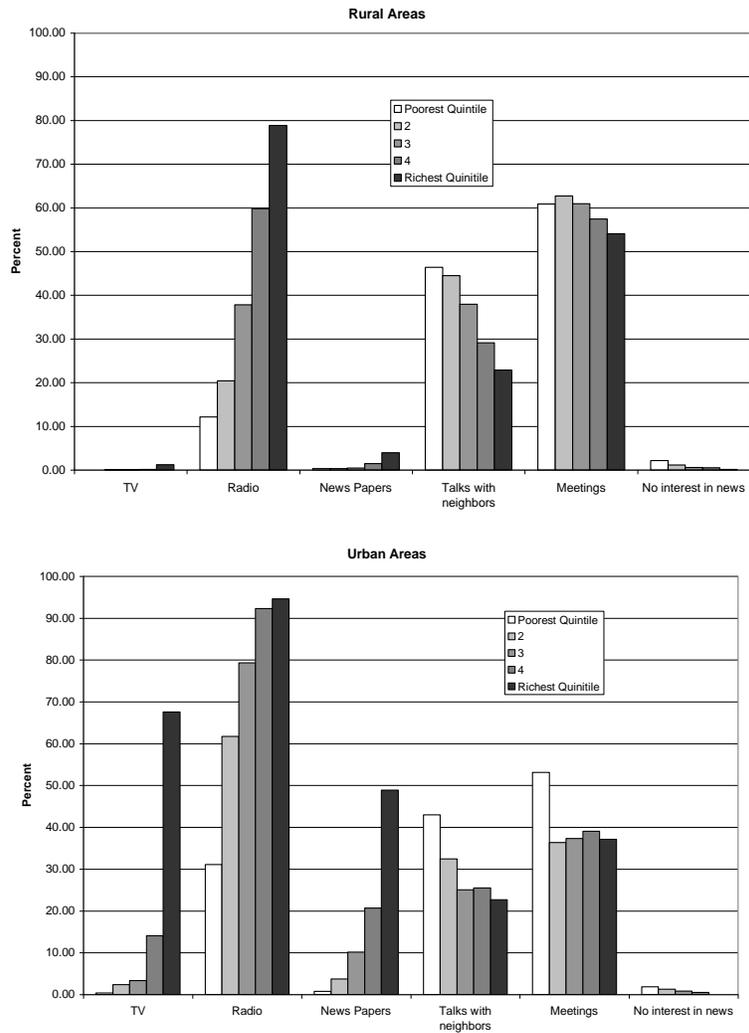
- In both urban and rural areas, participation in religious groups, NGOs, and parental organizations is very low. Household participation in professional communities is somewhat larger, especially in rural areas among households in the highest quintiles. Households in the lower quintiles seem to participate in higher rates in male/female associations (although the data does not allow us to distinguish the purpose of such organizations – whether social, leisure, etc.). Richer households are more likely to participate in social networks related to elite or native (tribal) groups, especially in rural areas.

Figure xx. Household Participation in Social Networks by Quintile.



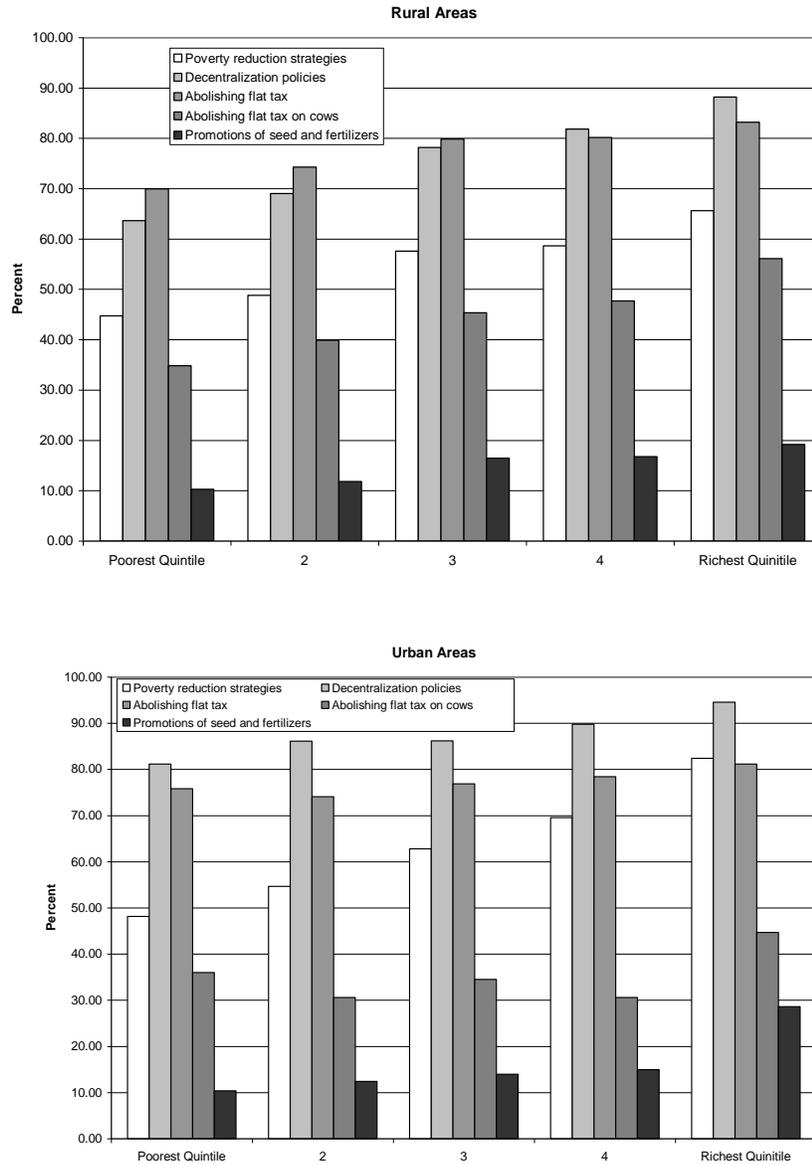
- In rural areas, partly due to low access to electricity and difficult access, not many households are able to get the news from TV or news papers. Richer rural households get the news mainly from the radio (almost 80 percent) while poorest rural households get the news from informal sources, such as conversations with neighbors and meetings.
- In urban areas, richer households get the news mainly from TV, radio, and newspapers. Radio plays a more important role than in rural areas in keeping informed urban households in the lower quintiles (roughly more than half of the households at most quintiles claim to get the news from the radio). Although meeting and chats with neighbors still play a significant role as sources of news, they are less important than in rural areas.

Figure xx. Household's Main Source of News



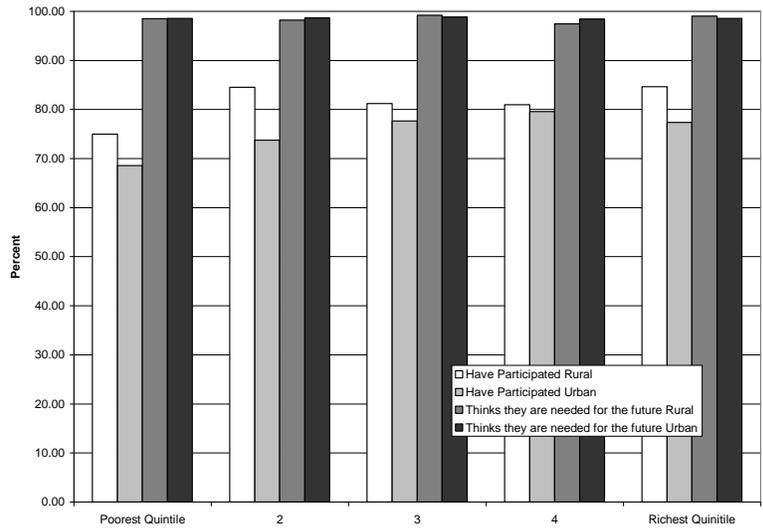
- Households in rural and urban areas are informed about policies related to abolishment of flat tax and decentralization. Households are less informed about policies related to poverty reduction strategies, promotion of seeds/fertilizers, and the abolition of flat taxes on cows. As expected, richer households are usually more informed than poorer ones.

Figure xx.
Household's Knowledge of Policy Making Strategies and Programs



- Household participation in Umugandas during the past two years is high (more than 70 percent at all quintiles in both urban and rural areas). Participation is slightly higher in rural areas at all quintiles. The great majority of households (98 percent approximately) consider that having Umugandas in place is important for future community development.

Figure xx.
Participation and usefulness of Umugandas



- In general, households are satisfied with what Umugandas have done in their communities (at all quintiles), especially in rural areas. Disapproval rates are less than 10 and 15 percent in rural and urban areas respectively.

