

# REPUBLIC OF RWANDA



Questionnaire number

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## FinScope Rwanda 2015/2016 Survey

### HOUSEHOLD QUESTIONNAIRE

#### MODULE A. IDENTIFICATION AND LOCALIZATION OF THE HOUSEHOLD

LOCALIZATION	CODE																				
A1. Province/Kigali City:.....	<table border="1"><tr><td></td><td></td></tr></table>																				
A2. District: .....	<table border="1"><tr><td></td><td></td></tr></table>																				
A3. Sector: .....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A4. Cell: .....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A5. Village:.....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A6. Residence area: 1= Urban 2 = Rural	<table border="1"><tr><td></td><td></td></tr></table>																				
A7a. Number of the sampled household: .....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A7b. Number of the replacement household:.....	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
A8. GPS coordinates of the household	<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. Names of the Interviewer:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° of Tablet:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
2. Names of the QC Interviewer:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° of Tablet:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
3. Names of the Supervisor:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
N° of Tablet	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				
4. Names of the QC Support Team:	<table border="1"><tr><td></td><td></td><td></td></tr></table>																				

## MODULE B. HOUSEHOLD REGISTER

### Introduction

Hello, my name is .....we are a research team from Centre for Economic and Social Studies working for Acces to Finance Rwanda in collaboration with the Ministry of Finance and Economic Planning. We are interviewing people to find out more about their lives so that we can help develop ideas on how to improve it. Your household has been selected to be part of a national survey. The survey will focus on acces to financial institutions, utilisation of financial services and management of money in the area. First I have to make a list of everyone in your household in order to choose one person in particular to interview.

Your answers will be completely confidential; we will not share information that identifies you with anyone.

May I begin the interview now?

**B1. How many people are part of this household?**

When I say household I mean a person or group of persons who usually cook, eat and live together. These people may or may not be related by blood, but, I am talking about those who sleep in the household.

Interviewer:

- Record full names of all members of the household in separate grids below in order of oldest to youngest. Separate those who qualify and those who don't.  
Note: Member of household is defined as a person who has continuously been living with the household for A person who qualifies is a household member who is 16 years old or older.
- Head of household is the person all members of the household regard as head. He/she is the one who normally makes day to day decisions governing the running of the household and who has lived in the household continuously.
- Re-assure respondent of the confidentiality of all information.

	Name of household member	B1a Age	B2a Gender 1=Male, 2=Female	B3a Does ... bring money into HH? 1=Yes, 2=No	B4a Selected Respondent
Individuals who qualify (Adults 16 years or older)		<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
	Name of household member	B1b Age	B2b Gender 1=Male, 2=Female	B3b Does ... bring money into HH? 1=Yes, 2=No	B4b Reason for individual 16+ not qualifying
Individuals who do not qualify		<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"/>	

After registering all household members, I am going to choose one of them to be interviewed.

IN ORDER TO DETERMINE WHO WILL BE INTERVIEWED, YOU WILL DO THE FOLLOWING:

1. FILL IN THE BOX WITH THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE
2. THEN FILL IN THE BOX WITH THE NUMBER OF QUALIFYING ADULTS (16+) IN THE HOUSEHOLD FROM THE HOUSEHOLD REGISTER
3. THE TABLET WILL PROVIDE THE NUMBER OF THE HOUSEHOLD MEMBER TO BE INTERVIEWED

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING ADULTS IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				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

Call-backs	Date	Day	Time	B5a. Is respondent available for interview? 1=Yes; 2= No, If B5a = 1 → A10 If B5a = 1 → A8b	B5b. Does respondent have to be replaced? 1=Yes; 2=No	
First Visit	.../.../2015		..../.....	<input type="checkbox"/>	<input type="checkbox"/>	
First call back	.../.../2015		..../.....	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, Go to B6 If No, do another call-back
Second call back	.../.../2015		..../.....	<input type="checkbox"/>	<input type="checkbox"/>	
Third call back	.../.../2015		..../.....	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, Go to B6 If No, Go to B7
<b>B6</b>	<b>Indicate reason for replacement and end the interview</b> 1=Not able to secure interview within 3 call backs 2=Interview refused by household member 3=Interview refused by selected respondent 4=Others (specify) <b>If B6=2,3 or 4, Close interview</b>					<input type="checkbox"/>
<b>B7</b>	<b>Respondent status:</b> 1=Originally sampled respondent 2=Replaced respondent					<input type="checkbox"/>

## MODULE C. HOUSEHOLD INFORMATION & DEMOGRAPHICS

**Interviewer: REINTRODUCE THE SURVEY IF THE RESPONDENT IS DIFFERENT FROM THE HOUSEHOLD INFORMANT**

I have already spoken with..... **(NAME OF KEY HOUSEHOLD INFORMANT)** about this household and now I would like to interview you. The interview will take about one hour to complete. May we proceed with the interview? **(If not, arrange convenient time, record call details).** Once again I want to assure you that all the information you give me is completely confidential and cannot be traced back to you.

**Firstly I would like to ask you some questions about yourself and your household.**

<b>C1.</b>	Who is the head of this household? BY HEAD OF HOUSEHOLD I MEAN SOMEONE LIVING IN THE HOUSEHOLD AND YOU REGARD AS HEAD OF THE HOUSEHOLD 1=Respondent is the head of the household <b>If C1 = 1 → C2</b> 2=Respondent is not the head of the household <b>If C1 = 2 → C1a</b> <b>Note:</b> HEAD OF HOUSEHOLD MUST BE CURRENTLY LIVING IN THE HOUSEHOLD AND IS THE PERSON(S) WHO THE RESPONDENT REGARDS AS HEAD OF THE HOUSEHOLD		<input type="text"/>
<b>a</b>	How old is the head of the household? <b>If Don't know, write 99</b>		<input type="text"/>
<b>b</b>	Is the head of the household male/female?	1=Male 2=Female	<input type="text"/>
<b>c</b>	Highest level of education completed by the head of the household? <b>SINGLE MENTION</b>	1= No formal education, 2=Primary 1-3, 3=Primary 4-6, 4=Secondary 1-3, 5=Secondary 4-6, 6=University or other higher education, 7=Vocational training, 8=Don't know	<input type="text"/>
<b>d</b>	Does the head of the household bring money into the household?	1=Yes, 2=No	<input type="text"/>
<b>e</b>	How many people depend on the household income? (please include individuals not part of the household but still dependent on the household income) 99=Don't know	<b>99= Don't know</b>	<input type="text"/>
<b>f</b>	What is your relationship to the head of the household? <b>SINGLE MENTION</b>	1= Spouse/partner, 2= Child, 3= Parent/parent in-law, 4= Other relative, 5= Tenant, 6= Housekeeper, 7= Other	<input type="text"/>

  

<b>C2</b>	How old are you?		<input type="text"/>
<b>C3</b>	Gender	1= Male, 2=Female	<input type="text"/>
<b>C4a</b>	What is the highest level of education you have completed? <b>SINGLE MENTION</b>	1=No formal education, 2=Primary 1-3, 3=Primary 4-6, 4=Secondary 1-3, 5=Secondary 4-6, 6=University or other higher education, 7=Vocational training	<input type="text"/>
<b>C4b</b>	Which of the following applies to you? <b>SINGLE MENTION</b>	1=Never married; 2=Married; 3=Living together; 4=Divorced/Separated, 5=Widowed	<input type="text"/>
<b>C4c1</b>	Do you have any disability? 1 = Yes 2 = No <b>If C4c1=2, → C5</b>		<input type="text"/>
<b>C4c2</b>	<b>If Yes, What is the main type of disability do you have? READ OUT,</b> 1 = Seeing 2 = Hearing 3 = Speaking 4 = Walking/Climbing		<input type="text"/>

	5 = Learning/Concentrating 6 = Other (specify)	
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<b>C5</b>	<b>Thinking back over the past three months (Poverty Indicators)</b>		
<b>a</b>	How often have you or your household had to skip a meal because you didn't have food?	1=Many times, 2=A few times, 3= Never, 4= Refused	_
<b>b</b>	How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine?	1= Many times, 2= A few times, 3= Never, 4= Refused	_
<b>c</b>	How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs?	1= Many times, 2= A few times, 3= Never, 4= Refused, 5=NA	_
<b>d</b>	How often have you or your household had to go without cash income and had to make a plan for daily needs?	1= Many times, 2= A few times, 3= Never, 4= Refused	_
<b>C6</b>	<b>Living density</b>		
<b>a</b>	How many rooms does the dwelling have (excluding kitchen, bathroom, toilet)		_ _
<b>b</b>	How many rooms in this dwelling are used for sleeping purposes?		_ _
<b>c</b>	How many people usually sleep in this dwelling 5 nights a week?		_ _

<b>C7</b>	Please tell me which of the following describes your situation best? <b>READ OUT; SINGLE MENTION</b>		
	1. You own this dwelling 2. You own this dwelling together with someone else 3. A member/other members of the household (not you) own this dwelling 4. You/your household rent this dwelling , 5. The dwelling is provided to you/your household rent free 6. Other  <b>If C7 = 1, 2 → C8a,</b> <b>If C7 = 3, 4 ,5 → C12</b>		_
<b>C7a</b>	How did you get the dwelling? <b>(Single mention)</b> 1= Bought it, 2= Built it, 3= Inherited it, 4=Got it for free <b>If C7a = 3 or 4 → C10d</b>		_
<b>C7b</b>	Where did you get most of the money from to buy/build the house? <b>SPONTANEOUS; DON'T READ. SINGLE MENTION</b>		
	01 = Loan from a bank 02 = Loan from a MFI or a non-umurenge SACCO 03 = Loan from an umurenge SACCO 04 = Borrowed from money lender 05 = Borrowed from savings club, tontine, ikibina 06 = Borrowed from employer 07 = Borrowed from family/friends 08 = Pension pay-out 09 = Used my/our savings 10 = Inherited money 11 = Other		_ _
<b>C7c</b>	Do you owe money on the dwelling?	1=Yes,    2=No,    3=Don't know	_
<b>C7d</b>	Do you have a title deed for the land/plot where your dwelling is?	1=Yes,    2=No,    3=Don't know	_
<b>C7e</b>	Do you own other dwellings?	1=Yes,    2=No,	_

<b>C8</b>	Please tell me which of the following statements are true/false for you? <b>READ OUT STATEMENTS</b>		
<b>a</b>	You will never move and will probably spend your whole life in this dwelling.	1=True,            2=False, 3=N/A	_
<b>b</b>	Your dwelling is something to keep and never sell.	1=True,            2=False, 3=N/A	_
<b>c</b>	If you needed a large sum of money you would sell your	1=True,            2=False,	_

	dwelling.	3=N/A	
<b>d</b>	You would use your dwelling as security when borrowing money.	1=True, 3=N/A	2=False,
<b>e</b>	You think of your dwelling as an investment that will increase in value over time.	1=True, 3=N/A	2=False,
<b>f</b>	Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else.	1=True, 3=N/A	2=False,
<b>g</b>	You have enlarged or plan to enlarge your dwelling.	1 = True, 3=N/A	2=False,

<b>C9</b>	What is the main source of drinking water for household members? <b>SINGLE MENTION</b> 01=Piped Into Dwelling, 02=Piped To Yard/Plot, 03=Public Tap/Standpipe, 04=Tube Well Or Borehole, 05=Protected Well, 06=Unprotected Well, 07=Protected Spring, 08=Unprotected Spring, 09=Rainwater , 10= Tanker Truck, Surface Water River/Lake/Pond/, Stream/Irrigation Channe 12=Other (specify)	
<b>C10a</b>	Does your house have a toilet that is used by people who live in the household only, or do you share the toilet with people from other households?	1= Own household toilet, 2= Share toilet with other households, 3= Don't have toilet facilities at all <b>If C10 = 36 → C11a</b>
<b>C10b</b>	What type of toilet facility is mostly used by the members of your household? <b>SINGLE MENTION</b>	1= Flush toilet, 2= Pit Latrine with constructed floor slab, 3= Pit latrine without constructed floor slab, 4= Other (specify), 5= No toilet
<b>C11a</b>	What is the main source of energy that your household uses for cooking? <b>SINGLE MENTION</b>	01= Firewood, 02= Charcoal, 03= Gas, 04= Biogaz, 05= Solar power, 06= Electricity, 07= Oil/kerosene, 08= Crop waste, 09= Animal dung, 10= Other (specify)
<b>C11b</b>	What is the main source of lighting in your home?	01= Electricity from EUCL (former EWSA) 02=Other electricity distributors, 03=Bio Gas, 04=Generator, 05=Oil Lamp, 06=Firewood, 07=Candle, 08=Lantern (Agatadowa), 09=Solar panel, 10=Batteries + Bulb, 11=Other (specify)

<b>C12</b>	Please tell me which of the following does you or your household own. ( <b>Asset should be in working condition</b> ) <b>READ OUT LIST OF ASSETS</b>	
01	Hoe, Axe, Sickle/Machete	1= Yes, 2= No
02	Wheelbarrow	1= Yes, 2= No
03	Plough/Ox Plough	1= Yes, 2= No
04	Ox/donkey cart	1= Yes, 2= No
05	Tractor	1= Yes, 2= No
06	Processing equipment (grinding mill/ oil press)	1= Yes, 2= No
07	Radio	1= Yes, 2= No
08	Tape/CD player	1= Yes, 2= No
09	Television	1= Yes, 2= No
10	Bicycle	1= Yes, 2= No
11	Fishing boat / canoe	1= Yes, 2= No
12	Fishing net	1= Yes, 2= No
13	Lounge suit/Sofa	1= Yes, 2= No
14	Bed(s)	1= Yes, 2= No
15	Sewing machine	1= Yes, 2= No
16	Wardrobe	1= Yes, 2= No
17	Motorized Vehicle of any kind	1= Yes, 2= No

<b>C13a</b>	Can you please tell me in which Ubudehe category your household falls?	
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	1, 2, 3, 4, <b>Don't know=5</b>		
<b>C13b</b>	Has the category your household is in changed in the past 2 years?	1= Yes, 2= No, 3= Don't know <b>If C13b = 2 or 3 → C16d</b>	<input type="text"/>
<b>C13c</b>	In what category did your household fall before it changed? 1, 2, 3, 4, 5, 6 Don't know=7		<input type="text"/>
<b>C13d</b>	Has your household received a direct cash transfer from VUP in the past 12 months?	1=Yes, 2=No, 3=Don't know	<input type="text"/>

<b>C14</b>	<b>Technology access/Connectivity</b>		
<b>C14a1</b>	Do you have access to a Cell phone	1=Yes, have access, 2=No, don't have access <b>If C14a1 = 2 → C14a2</b>	<input type="text"/>
<b>C14b1</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a2</b>	Do you have access to a Public phone/Landline	1=Yes, have access, 2=No, don't have access <b>If C14a2= 2 → C14a3</b>	<input type="text"/>
<b>C14b2</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a3</b>	Do you have access to the Computer?	1=Yes, have access, 2=No, don't have access <b>If C14a3 = 2 → C14a4</b>	<input type="text"/>
<b>C14b3</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>
<b>C14a4</b>	Do you have access to internet?	1=Yes, have access, 2=No, don't have access <b>If C14a4 = 2 → D</b>	<input type="text"/>
<b>C14b4</b>	Do you/does your household own?	1 = Own, 2 = Household own	<input type="text"/>



## MODULE D. ACCESS TO INFRASTRUCTURE

D1			Code
D1a1	How long would it take you to get to your nearest Market?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b1	What is the distance from here to the nearest Market?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c1	What is the main mode of transport do you use to get to your nearest Market?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a2	How long would it take you to get to your nearest Cell office?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b2	What is the distance from here to the nearest Cell office?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c2	What is the main mode of transport do you use to get to your nearest Cell office?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a3	How long would it take you to get to your nearest Sector office?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b3	What is the distance from here to the nearest Sector office?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c3	What is the main mode of transport do you use to get to your nearest Sector office?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a4	How long would it take you to get to your nearest Primary/Secondary school?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b4	What is the distance from here to the nearest Primary/Secondary school?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c4	What is the main mode of transport do you use to get to your nearest Primary/Secondary school?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a5	How long would it take you to get to your nearest Health care facility?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b5	What is the distance from here to the nearest Health care facility?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c5	What is the main mode of transport do you use to get to your nearest Health care facility?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a6	How long would it take you to get to your nearest Taxi/Bus rank?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b6	What is the distance from here to the nearest Taxi/Bus rank?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know <input type="text"/>
D1c6	What is the main mode of transport do you use to get to your nearest Taxi/Bus rank?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle <input type="text"/>
D1a7	How long would it take you to get to your nearest Umurenge SACCO?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes <input type="text"/>
D1b7	What is the distance from here to the nearest Umurenge SACCO?	1 = Less than 500m, 3 = Between 1Km and 2Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km <input type="text"/>

		5 = More than 5Km; 6 = Don't know	
<b>D1c7</b>	What is the main mode of transport do you use to get to your nearest Umurenge SACCO?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a8</b>	How long would it take you to get to your nearest Non-Umurenge SACCO/MFI?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b8</b>	What is the distance from here to the nearest Non-Umurenge SACCO/MFI?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c8</b>	What is the main mode of transport do you use to get to your nearest Non-Umurenge SACCO/MFI?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a9</b>	How long would it take you to get to your nearest Insurance office?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b9</b>	What is the distance from here to the nearest Insurance office?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c9</b>	What is the main mode of transport do you use to get to your nearest Insurance office?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a10</b>	How long would it take you to get to your nearest I Bank branch?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b10</b>	What is the distance from here to the nearest Bank branch?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c10</b>	What is the main mode of transport do you use to get to your nearest Bank branch?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a11</b>	How long would it take you to get to your nearest ATM?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b11</b>	What is the distance from here to the nearest ATM?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c11</b>	What is the main mode of transport do you use to get to your nearest ATM?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a12</b>	How long would it take you to get to your nearest Mobile van?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b12</b>	What is the distance from here to the nearest Mobile van?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c12</b>	What is the main mode of transport do you use to get to your nearest Mobile van?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a13</b>	How long would it take you to get to your nearest Mobile van?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b13</b>	What is the distance from here to the nearest Bank agent?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c13</b>	What is the main mode of transport do you use to get to your nearest Bank agent?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle
<b>D1a14</b>	How long would it take you to get to your nearest Bank agent?	1 = Less than 15 minutes; 3 = Between 30 and 60 minutes; 5 = Don't know	2 = Between 15 and 30 minutes 4 = More than 60 minutes
<b>D1b14</b>	What is the distance from here to the nearest Mobile money agent?	1 = Less than 500m, 3 = Between 1Km and 2Km; 5 = More than 5Km;	2 = Between 500m and 1Km 4 = Between 3Km and 5Km 6 = Don't know
<b>D1c14</b>	What is the main mode of transport do you use to get to your nearest Mobile money agent?	1 = Walk; 3 = Moto, 5 = Don't need to – it is close	2 = Bicycle 4 = Vehicle

<b>D2</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
<b>a</b>	Public transport is reliable	1=Agree, 2=Disagree, 3=Don't know	<input type="text"/>
<b>b</b>	Public transport is affordable	1=Agree, 2=Disagree, 3=Don't know	<input type="text"/>
<b>c</b>	Public transport is safe to use	1=Agree, 2=Disagree, 3=Don't know	<input type="text"/>

## MODULE E. FINANCIAL CAPACITY

**In different households, different people make the decisions about finances.**

Please tell me who is responsible for your household's financial decisions. By this I mean decisions about the purchasing of goods and services for the household and how and where to save and spend money for the household.

**E1. Which of the following describes your situation best?**

**READ OUT; SINGLE MENTION**

	1= You alone, 2= You and your spouse/partner, 3= You and other household/family members, 4= You are not involved in these decisions	<input type="text"/>
<b>E2. Do you feel you need more information about any aspects of managing money that we have discussed in this interview?</b>	1= Yes 2= No, <b>If E2 = 2 → E6</b>	<input type="text"/>

**E3. What type of information do you require?**

- **DO NOT READ OUT LIST**
- **MULTIPLE MENTIONS POSSIBLE**

01	How to budget	<input type="text"/>
02	How to save	<input type="text"/>
03	How to invest	<input type="text"/>
04	How to obtain a loan	<input type="text"/>
05	Which financial products are available to me	<input type="text"/>
06	How to choose financial products	<input type="text"/>
07	Advantages/disadvantages, terms and conditions of financial products	<input type="text"/>
08	How to use financial products	<input type="text"/>
09	Information about mobile payments	<input type="text"/>
10	Other (Specify).....	<input type="text"/>

**E4. Please tell me all the sources where you get your financial advice from.**

**MULTIPLE MENTIONS POSSIBLE**

01	Bank or other financial professional	<input type="text"/>
02	Someone at your workplace or your employer	<input type="text"/>
03	Someone senior in your community	<input type="text"/>
04	Your spouse/partner	<input type="text"/>
05	Someone else in your family or friend	<input type="text"/>
06	Radio	<input type="text"/>
07	Television	<input type="text"/>
08	Newspapers	<input type="text"/>
09	Internet	<input type="text"/>
10	Website of Financial institutions	<input type="text"/>
11	BDFs	<input type="text"/>
12	Saving groups	<input type="text"/>
13	Other (specify)	<input type="text"/>
14	Do not go anywhere to get advice	<input type="text"/>

<b>E5. Where do you get MOST of your financial advice from?</b>	<input type="text"/>
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<b>E6. Please tell me the level of agreement or disagreement with the following statements, where 1- is completely agree and -4 is completely disagree.</b>		Completely agree	Agree	Disagree	Completely disagree
1	You understand the terms and conditions in the contract	1	2	3	4
2	You compare different options and then choose the best one that suits your needs	1	2	3	4
3	You are confident enough to make a complaint against a bank or financial institution	1	2	3	4
4	You know what to do for recourse when not satisfied with a financial service or product	1	2	3	4
5	If you could, you would use technology to manage your money	1	2	3	4
6	You don't mind being in debt as long as you have what you need/want	1	2	3	4

<b>E7. Transparency</b>			
01	Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner?	1 = Yes 2 = No 3 = Don't know/ have any financial products	<input type="text"/>
02	Do you trust financial services' advertising?	1 = Yes 2 = No	<input type="text"/>
03	Have you ever taken a financial product/service and were later on surprised about the fees/charges associated to that product?	1 = Yes. 2 = No 3 = Cannot remember	<input type="text"/>
04	<b>ASK THOSE SAID 'YES' IN above Q ask.</b> Were you ever informed of changes to fees/charges of financial product/services?	1 = Yes 2 = No 3 = Can't recall/don'tknow	<input type="text"/>
05	<b>IF YES in above question ask:</b> was the information provided to you in a language you understand?	1 = Yes 2 = No	<input type="text"/>
06	Was information provided to you in a language you understand?	1 = Yes 2 = No	<input type="text"/>
07	How was the information communicated to you	1. Verbally 2. Written document 3. Other (specify).....	<input type="text"/>
08	<b>IF NO in N1.20 ASK:</b> What would you like to be informed on?	1. New fees/charges 2. When it would start 3. Give me options on payment 4. Fees and charges related to financial products 5. Terms and conditions of financial products 6. Other (specify).....	<input type="text"/>
09	Before you do or engage in any financial transaction do you budget?	1 = Always 2 = Sometimes 3 = Never	<input type="text"/>
10	Do you know how much money you spent personally in the last 7 days?	1 = Yes, exactly 2 = Yes, I have a rough idea 3 = No 4 = No expense	<input type="text"/>
11	Do you keep track of money you get and spend?	1 = Always 2 = Sometimes 3 = Never	<input type="text"/>
12	How often do you have enough money left after covering all your spending needs?	1 = Always 2 = Sometimes 3 = Never	<input type="text"/>
13	If 'always/sometimes ask: What do you do with any money you have left over? <b>MULTIPLE RESPONSES POSSIBLE</b> [Probe: What else? DO NOT PROMPT USING THE CODES BELOW]		

	01. Save/keep money for unforeseen things, emergencies, medical fees 02. Save/keep money to cover fluctuations in income 03. Save/keep money for food and other necessary items 04. Save/keep money for a known major expenditure 05. Invest money in business 06. Invest money in assets 07. Spend money on non-essentials (eg computer games, partying/going out, alcohol, cigarettes, hair) 08. Lend it to others 09. Repay debts 10. Other (specify)		
14	Do you feel that financial institutions treat you fairly?	1 = Yes 2 = No 3 = Don't know	
15	Have you ever been threatened, or treated in a violent, humiliating manner by a financial service provider?	1 = Yes 2 = No 3 = N/A/never used	
16	Have you ever been taken advantage of or misguided by a financial service provider?	1 = Yes 2 = No 3 = Never used	
17	Have you ever been sold a financial product and later on noticed that it was not in your best interest to take it?	1 = Yes 2 = No 3 = Never used	
18	Have you ever been sold a loan without the financial service provider assessing your capability of paying back the loan?	1 = Yes 2 = No	

E8. Coping Mechanism		E8.1		E8.2
<b>E8.1.</b> Did you/your household experience any of the following during the past 12 months? <b>READ OUT STATEMENTS</b> <b>If E8.1=Yes, Ask E8.2</b>  <b>E8.2.</b> How did you cope financially when this happened? <b>DO NOT READ OUT; SINGLE MENTION</b> 1=Used savings; 5=Cut down on expenses 2=Borrowed money; 6=Claimed insurance/policy pay-out 3=Sold an asset/something obtained for this purpose, 7=Nothing 4=Sold asset/something not obtained for this purpose,8=Other		<b>Yes</b>	<b>No</b>	
1	Illness in your household that required medical expenses	1	2	
2	Death of a household or family member resulting in unexpected costs for you/your household	1	2	
3	Loss of the income of an income earner of the household	1	2	
4	Unforeseen school expenses	1	2	
5	Unexpected rise in the price of goods such as groceries etc.	1	2	
6	Harvest/crop failure/loss of livestock	1	2	
7	Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell	1	2	

E8.3.Which of the following do you agree with?READ OUT STATEMENTS		Agree	Disagree
1	You have people in the community that you can turn to for help if you need to	1	2
2	You would rather turn to strangers than people in the community if you need financial help	1	2
3	People in your community have a strong sense of involvement in the community – people rely on each other for support	1	2
4	There is a strong tendency in your community where you live to form groups	1	2
5	Being part of the community is important to you	1	2
6	Other (specify)		

E8.4. In your community, if someone passes away, who pays most of the funeral costs? <b>DON'T READ OUT; SINGLE MENTION</b>		
1	The community	
2	The family members	

3	The household	
4	People have insurance/funeral funds	
5	They belong to a savings group that will cover the costs	
6	Don't know	
7	Other, specify	

<b>E8.5a.</b> Are you doing anything to make sure you have money for the things you want in your future? 1 = Yes, 2 = No If <b>E8.5a = 2</b> → <b>E8.6</b>	<input type="text"/>
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<b>E8.5b.</b> What are you doing about it now? <b>DO NOT READ OUT; SINGLE MENTION</b> <b>INTERVIEWER RECORDS FIRST RESPONSE</b>		
1	Bought an asset to sell later when I need the money	<input type="text"/>
2	Bought/started a business to generate money	
3	Invested in property to rent out	
4	Saving/putting money aside	
5	Other, specify	

<b>E8.6.</b> How will you mainly ensure that you have money to meet your needs when you are old and cannot work? <b>DO NOT READ OUT; SINGLE RESPONSE</b>		
1	Savings	<input type="text"/>
2	Children	
3	Land/property	
4	Own business	
5	Rental income	
6	Shares	
7	Farming/agriculture/livestock	
8	Pension	
9	Insurance policy	
10	Don't know/have no plans	
11	Other specify	

<b>E8.7</b>	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
<b>a</b>	You often have to spend more money than you have available	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="text"/>
<b>b</b>	Your current financial situation makes you worry	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="text"/>
<b>c</b>	You keep track of your income and expenditure	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="text"/>
<b>d</b>	You adjust your expenses according to your income	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="text"/>
<b>e</b>	You plan for your future/long-term money needs	1 = Agree, 2 = Disagree, 3 = Don't know	<input type="text"/>

<b>E8.8a</b>	<p>If you want to open an account or use the services of a financial institution like a bank or a SACCO, what is the main thing you will take into account when you select the institution that you think would be best for YOU?</p> <p><b>SPONTANEOUS RESPONSE –</b> <b>DON'T READ; SINGLE MENTION</b></p>	01. Easy access to own money 02. Convenience of access – distance; the time it takes to get there 03. Convenience of access – opening hours; no queues 04. How easy it is to save with them 05. Quick access to loans 06. Simple processes/documentation 07. Ability to meet requirements 08. High interest on savings 09. Low interest on loans 10. The type of products & services they offer – whether suitable for my needs 11. Good service	<input type="text"/>
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		12. Trust in them 13. Don't know 14. Other, specify .....	
<b>E8.8b</b>	If you want to become a member of a group such as a VSLA or a savings group such as a tontine, what is the main driver?  <b>DON'T READ; SINGLE MENTION</b>	01. Knowing the members of the group 02. Trusting the members of the group 03. Easy access to own money 04. Regularity of meetings 05. How easy it is to save with them 06. Whether they provide loans 07. Low membership fee/Ease of becoming a member 08. High interest on savings 09. Low interest on loans 10. Whether community leaders are members/not 11. Don't know 12. Other, specify	_ _
<b>E8.9a</b>	Can you please tell me which of the following would you trust most with your savings?  <b>READ OUT; SINGLE MENTION</b>	1 = Bank; 2 = Umurenge SACCO; 3 = Non-Umurenge SACCO or a MFI 4 = Mobile Money 5 = Savings group like a VSLA, tontine, ikibina, 6= Don't know– <b>DON'T READ</b>	_
<b>E8.9b</b>	Can you please tell me which of the following would you trust most to borrow from?  <b>READ OUT. SINGLE MENTION</b>	1 = Bank; 2 = Umurenge SACCO; 3 = Non-Umurenge SACCO or a MFI 4 = Mobile Money 5 = Savings group like a VSLA, tontine, ikibina 6= Money lender in the community 7 = Don't know – <b>DON'T READ</b>	_
<b>E8.9c</b>	Which of the following would you trust most if you are to send money to someone?  <b>READ OUT. SINGLE MENTION</b>	1 = Bank transfer/Payment into a bank account 2 = Bus or Taxi, , 3 = Western Union/ Money gram 4 = Mobile money 5= Friend/family, 6 = Don't know – <b>DON'T READ</b>	_



## MODULE F. E-PAYMENTS AND MOBILE MONEY

### F1. E-payments

<b>F1.1.</b> How do you usually pay for food/groceries? <b>READ OUT; SINGLE MENTION</b>	<b>F1.1.</b>	<b>F1.2.</b>	<b>F1.3.</b>
<b>F1.2.</b> How do you usually pay for school fees? <b>READ OUT; SINGLE MENTION</b>			
<b>F1.3.</b> How would you mainly pay for larger goods/appliances such as a radio, TV, furniture or a bicycle? <b>READ OUT; SINGLE MENTION</b>			
01. By using your own cash			
02. By borrowing money and paying in cash			
03. By cheque			
04. By debit card/ATM card			
05. By credit card			
06. Mobile phone payment/Mobile money services			
07. Internet payment	_ _ _	_ _ _	_ _ _
08. By getting from the store/supplier and paying later with interest			
09. By getting from the store/supplier and paying later without interest			
10. By exchanging goods			
11. By providing services or doing piece work			
12. You do not buy this because somebody buys it for you or the household/gives it to you as a gift or remittance			
13. You don't buy this because you never use this			
14. Other, specify			

If not using card payments or transactions, ask why?

<b>F1.4.</b> For each of the following statements, please tell me whether it is true for you or not? <b>READ OUT STATEMENTS</b>		<b>1=True</b>	<b>2=Not true</b>	<b>3=Don't know</b>		
1	You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	1	2	3		
2	You are prepared to learn how to use new technology	1	2	3		
3	You prefer to pay for goods and services in cash rather than using electronic means	1	2	3		
<b>F1.5.</b> In the past 12 months, about how often did you use the following for purchases? <b>READ OUT; SINGLE MENTION</b>		<b>Never</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Less often than monthly</b>
1	Cash	1	2	3	4	5
2	ATM / Debit card	1	2	3	4	5
3	Credit card	1	2	3	4	5
4	Bank transfer	1	2	3	4	5
5	Mobile money	1	2	3	4	5
<b>F1.6.</b> Do you have utility bills such as water, property rates, Movi TV, DSTV etc. that you have to pay on a regular basis? 1=Yes, 2=No If <b>F1.6 = 2</b> → <b>F2</b>						<input type="text"/>
<b>F1.7.</b> In the past 12 months, about how often did you use the following for paying bills? <b>READ OUT; SINGLE MENTION</b>		<b>Never</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Less often than monthly</b>
1	Cash	1	2	3	4	5
2	ATM / Debit card	1	2	3	4	5
3	Credit card	1	2	3	4	5
4	Bank transfer	1	2	3	4	5
5	Mobile money	1	2	3	4	5

### F2. Mobile Money (MTN Mobile Money, Tigo Cash, Airtel Money)

<b>F2.1.</b>	Please tell me which of the following you agree with? <b>READ OUT STATEMENTS</b>	<b>Agree</b>	<b>Disagree</b>	<b>Don't know</b>
1	You would like to use a mobile phone to pay for goods and services	1	2	3
2	You would like to use a mobile phone to put money away so you can use it later	1	2	3
3	You would like to use a phone to pay utility bills such as water bill	1	2	3
4	One can easily lose money if you send/receive using a mobile phone	1	2	3
5	If you save money on your phone and your phone is lost you cannot get back your money	1	2	3

	<b>Yes</b>	<b>No</b>		
<b>F2.2.</b> Do you know about Mobile money?	<b>1</b>	<b>2</b>	<b>If F2.2. is No, Go to F2.15</b>	
<b>F2.3.</b> Are you a registered mobile money user on any mobile network?	<b>1</b>	<b>2</b>		
<b>F2.4.</b> Are you currently using another person's mobile money account?	<b>1</b>	<b>2</b>		
<b>F2.5.</b> Now can you please tell me your mobile money service provider? <b>DO NOT READ. MMP</b>	<b>Service provider</b>	<b>F2.5.</b>	<b>F2.6.</b> <b>1 = Important</b> <b>2 = Not important</b>	
<b>F2.6.</b> Can you please tell me how important this mobile account is to your finances where <b>1 = Important; 2 = Not important?</b>	Tigo	1	1	2
	Airtel	2	1	2
	MTN	3	1	2
	Others(specify)	6	1	2

**IF THE RESPONDENT MENTIONS MORE THAN ONE SERVICE PROVIDER: "CHECK IF MORE THAN ONE CIRCLED IN Qn8.18" ASK,**

<b>F2.7.</b> Why do you choose to have more than one Mobile Money Account?	<b>Code</b>
1 = I have more than one network line	_
2 = One account is more affected by network problems	
3 = The other network is cheaper on service charges	
4 = Others (specify)	

<b>F2.8.</b> From which source did you first learn about mobile money service provider(s)?		
01	Radio	_ _
02	TV	_ _
03	Billboard	_ _
04	Newspapers or magazines	_ _
05	Family members in this household	_ _
06	Family members in another household	_ _
07	Other relatives, friends, neighbors	_ _
08	Work mates or business partners	_ _
09	Customers of your business	_ _
10	Elected/administrative officials	_ _
11	Employees of a bank or MFI	_ _
12	Members of an informal financial group, including a village savings association, cooperative, round, etc.	_ _
13	Transactional mobile money agents	_ _
14	Field agents/promoters of mobile money	_ _
15	Other (specify)	_ _

<b>F2.9.</b> When did you first start using mobile money? I would like to get the month and the year?	Month		<b>Go to F2.11.</b>
	Year		
	Can't remember	99	
<b>F2.10.</b> Would you say it was ....? <b>READ OUT; SINGLE MENTION</b>			
1	Up to three months ago	_	
2	Between three and six months ago		
3	Between 6 months and a year ago		
4	Over a year ago, but less than 2 years ago		
5	2 years or more ago but less than 5 years ago		
6	5 years ago or more		
7	Don't know/Can't remember ( <b>DON'T READ</b> )		

<b>F2.11.</b> What is the main reason you started using mobile money? <b>DO NOT READ OUT; SINGLE MENTION</b>	
01	I had to send money to another person
02	I had to receive money from another person
03	Somebody/a person requested I opened an account
04	I had to send money to an organization/government agency: e.g., had to pay a bill
05	I had to receive money from an organization/government agency: e.g., pension, unemployment payment

	or welfare benefits	_ _
06	An organization/government agency requested I signed up for an account	
07	An agent or sales person convinced me	
08	I saw posters/billboards/radio/TV advertising that convinced me	
09	A person I know, who uses mobile money, recommended I use mobile money because it is better than other financial services I use	
10	I saw other people using it and wanted to try by myself	
11	I wanted to start saving money with an m-money account	
12	I wanted a safe place to store my money	
13	I got a discount on airtime	
14	I got a promotional amount of money to spend if I start using m-money	
15	Most my friends/family members are already using it	
16	Other, specify.....	

<b>F2.12.</b> How often do you use mobile money? <b>READ OUT; SINGLE MENTION</b>		
1	Daily	_
2	At least once a week	
3	Not every week but several times a month	
4	Less than once a month	
5	Other, specify	

<b>F2.13.</b> Which of the following transactions do you conduct at the Mobile money point? <b>MMP. READ OUT</b>		<b>F2.13.</b>	<b>F2.14.</b>
<b>F2.14.</b> And which of these would you be happy to use your cell phone for, even if you are not doing it now?			
01	Cash withdrawals	_ _	_ _
02	Cash deposits	_ _	_ _
03	Cash Transfer	_ _	_ _
04	School Fees Payment	_ _	_ _
05	Utility payments (Water, Power, TV)	_ _	_ _
06	Purchase of air time	_ _	_ _
07	Saving money	_ _	_ _
08	Mobile Banking	_ _	_ _
09	Payment for goods and services	_ _	_ _
10	Receive payment for goods and services	_ _	_ _
11	Receiving wages/salaries	_ _	_ _
12	Pay wages and salaries	_ _	_ _
13	Insurance	_ _	_ _
14	Borrowing money	_ _	_ _
15	Currently not using it	_ _	_ _
16	Others	_ _	_ _

<b>F2.15.</b> What is the main reason why do you not use mobile money? <b>DON'T READ OUT; SINGLE MENTION</b>		
01	I do not know what it is	_ _
02	I do not know how to get it	
03	I do not have the required documents	
04	There is no point-of-service/agent close to where I live	
05	I do not need it, I do not make any transactions	
06	Registration is too complicated	
07	Registration fee is too high	
08	Using it is difficult	
09	Fees for using this service are too high	
10	No one among my friends or family use this service	
11	I do not understand this service; I do not know what I can use it for	
12	I do not have a smartphone	
13	I do not trust that my money is safe on a mobile money account	
14	My spouse, family, in-laws do not approve of me having a mobile money account	
15	It is against my religion	
16	I don't use it because all agents are men	
17	Mobile money does not provide anything better/any advantage over the financial services I currently use	
18	Other, specify	

## MODULE G. MONEY MANAGEMENT – SAVING / INVESTMENT

<b>G1</b>	People have different ways of describing what it means to save. Which of the following descriptions do you think most accurately defines what it means to save? <b>READ OUT STATEMENTS. SINGLE MENTION</b>	1 = Putting money in a special place/account to keep it safe 2 = Putting money aside to stop you from spending it immediately so that you have it later when you need it 3 = Putting money away so that the total amount increases over time as you put more away 5 = Putting money aside for you to use later for a specific purpose	<input type="text"/>
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<b>G2</b>	Which of the following statements are true for you? <b>READ OUT STATEMENTS.</b>		
a	You go without certain things to be able to save	1=True, 2=False	<input type="text"/>
b	You believe you have to save for difficult times - even if your income is low	1=True, 2=False	<input type="text"/>
c	You believe it is better to save where your money is safe than to take risks to make more	1=True, 2=False	<input type="text"/>
d	You save or put money aside when you can	1=True, 2=False	<input type="text"/>
e	You save or put money away for a specific purpose and you do not use it for any other purpose	1=True, 2=False	<input type="text"/>
f	You save or put money away for a specific purpose but you end up using it before you used it for that purpose	1=True, 2=False	<input type="text"/>

### G3. Still thinking about saving or putting money away:

- a. Please tell me which of the following do you have? 1=Yes, 2=No

If the respondent is NOT saving → H

- b. If respondent has savings at a BANK/MFI, ask:

With which institution(s) do you have ...?

**SPONTANEOUS MENTION – MULTIPLE MENTIONS POSSIBLE; GET INSTITUTION CODE FROM CODE LIST**

- c. For each product the respondent has, ask:

What was the main reason for you to choose to keep your savings in ...? **SPONTANEOUS MENTION – DON'T READ;**

1=Convenient; 2=Easy/Simple to use; 3=Safe;

4=Good interest; 5=Quick access to savings; 6=Other(Specify).....

- d. For each product a respondent has: Does this way of saving meet your saving needs?

1=Yes,

2=No, If G3a=1 → G3e

- e. What is the main reason for it not meeting your need? **SPONTANEOUS MENTION – DON'T READ**

1=Can't get to my savings when I need it; 2=Too far to access conveniently/affordably;

3=Interest not high; 4=Other

- f. For each product a respondent has, ask: Have you used your ...

1=Within past month;

2=Within past 3 months

3=Within 6 months;

4=More than 6 months ago

G3. Savings mechanisms		G3a	G3b		G3c	G3d	G3e	G3f
01	Savings at a bank (USE BANK LIST)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
02	Insurance for education	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
03	Private pension?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
04	Savings at a MFI or a non-umurenge SACCO (USE MFI list)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
05	Mobile Money	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
06	Savings at an umurenge SACCO	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
07	Savings in the capital/stock market (incl. Treasury bonds)	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
08	Pension fund/provident fund (incl. Caisse Sociale du Rwanda)	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
09	Savings with a group such as a co-op, VSLA, tontine, ikibina	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	Savings with someone in community who keeps it safe for you	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11	Savings with someone in household/family who keeps it safe for you	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12	Buy things to sell later as a form of savings	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13	Savings in a secret place at home	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14	Other savings mechanism not mentioned, specify	<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If the respondent is NOT saving → G5

<b>G4</b>	What are you mainly saving or putting money away for? <b>Spontaneous mention – don't read; Single mention</b>	
	01=Living expenses for when times are hard	_
	02=Medical expenses either planned or emergency	
	03=An emergency other than medical	
	04=Marriage / wedding expenses	
	05=Funeral expenses	
	06=Education or school fees	
	07=Farming expenses (inputs)	
	08=Buying livestock	
	09=Buying equipment/appliances	
	10=Providing something for my family after I die	
	11=Building/Buying a house/land	
	12=Old age	
	13=Improving my dwelling	
	14=Other, specify	

**Ask for those who are not saving**

<b>G5.</b>	<p>There are many reasons why people don't have investment or savings products. You said earlier that you have never had investments or savings. Why is this?</p> <ul style="list-style-type: none"> <li>• <b>Do not prompt.</b></li> <li>• <b>Multiple mention.</b></li> <li>• <b>Ask respondent if there are any other reasons.</b></li> </ul>	01. Never thought about it	_ _
		02. I prefer to spend money on other things I need more	
		03. I prefer to invest in other things e.g. property, livestock	
		04. My children will look after me so I don't need it	
		05. I save in other ways e.g. keep cash at home	
		06. I won't be able to access my money if I need it	
		07. I don't want to save	
		08. I don't need to save	
		09. Don't know about investment and savings	
		10. I don't have money to save or invest	
		11. I do not have a bank account	
		12. It is too expensive	
		13. I don't have a job	
		14. Do not understand the investment/savings products	
		15. There are too many to choose from so I get confused	
		16. Other (Specify) .....	
		17. Don't know ( <b>DO NOT SHOW – SINGLE MENTION</b> )	

## MODULE H. MONEY MANAGEMENT – BORROWING

H1	Do you agree/disagree with the following statements? <b>READ OUT STATEMENTS</b>		
a	You avoid borrowing money if you can	1=Agree, 2=Disagree	<input type="text"/>
b	You prefer to save money for something rather than borrow to pay for it	1=Agree, 2=Disagree	<input type="text"/>
c	Without borrowing money you would not be able to pay for your children's education	1=Agree, 2=Disagree	<input type="text"/>
d	If you borrow money it is okay to pay it a bit later than agreed	1=Agree, 2=Disagree	<input type="text"/>
f	Being able to borrow money when you need it is more important than the amount of money you have to pay back	1=Agree, 2=Disagree	<input type="text"/>
h	It is better to keep savings than to use it to pay a debt	1=Agree, 2=Disagree	<input type="text"/>
i	You have considered going to see someone to help you with your debt problems	1=Agree, 2=Disagree	<input type="text"/>
j	You have considered cancelling insurance or investment policies to pay back money that you have borrowed	1=Agree, 2=Disagree	<input type="text"/>
k	You usually have problems making ends meet	1=Agree, 2=Disagree	<input type="text"/>
l	In the past 12 months you had problems regarding the arrears with payments for things like rent, municipality bills or debt payment	1=Agree, 2=Disagree	<input type="text"/>

H2	<b>Credit Status</b>		
a	Did you borrow money from anybody or any institution during the past 12 months	1=Yes, 2=No, <b>If H2a = 2 → H3</b>	<input type="text"/>
b	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution?	1=Yes, 2=No	<input type="text"/>
c	During the past 12 months, did you get any goods/services in advance and had to pay it later?	1=Yes, 2=No	<input type="text"/>

H3	What is the main reason why you have not borrowed money? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
	01. Didn't need to borrow money	<input type="text"/>	<input type="text"/>
	02. Don't want to borrow money/ Don't believe in borrowing money		
	03. Worried would not be able to pay back the money		
	04. Interest charged on borrowed money is too high		
	05. Do not know where to borrow money from		
	06. Do not know how to apply for a loan		
	07. Do not have security or collateral		
	08. Do not meet the requirements of financial institutions		
	09. Not allowed to borrow money by spouse, by family or other		
	10. Tried to borrow, but have been refused		
	11. Other, specify		

### H4. Still thinking about borrowing money:

- a. Please tell me which of the following have you done in the past 6 months? 1=Yes, 2=No

**If respondent did not borrow from any of these sources → H6**

- b. **If respondent has borrowed from a bank/MFI ask:** With which institution(s)?

**MULTIPLE MENTIONS POSSIBLE; GET INSTITUTION CODE FROM CODE LIST**

- c. **If respondent has borrowed from more than one source, ask:** Who did you borrow the most money from?

H4	Credit mechanism	G4a	G4b	G4c
01	Borrowed money from a bank ( <b>USE BANK LIST</b> )	<input type="text"/>	<input type="text"/>	<input type="text"/>
02	Borrowed money from a MFI or a non-umurenge SACCO ( <b>USE MFI LIST</b> )	<input type="text"/>	<input type="text"/>	
03	Mobile Money	<input type="text"/>	<input type="text"/>	
04	Borrowed from an umurenge SACCO	<input type="text"/>	<input type="text"/>	
05	Got a loan from Government (Ubudehe credit scheme/VUP loan)	<input type="text"/>	<input type="text"/>	
06	Borrowed money from your employer	<input type="text"/>	<input type="text"/>	
07	Borrowed money from a group such as a co-op, VLSA, tontine, ikibina	<input type="text"/>	<input type="text"/>	
08	Borrowed money from a money lender in the community	<input type="text"/>	<input type="text"/>	
09	Borrowed money/got goods in advance from an agricultural buyer or a farmers organisation	<input type="text"/>	<input type="text"/>	
10	Borrowed money from a church or other community based organisation that you belong to	<input type="text"/>	<input type="text"/>	
11	Borrowed money from family/friends that you had to pay back	<input type="text"/>	<input type="text"/>	
12	Got money from family/friends that you did not have to pay back	<input type="text"/>	<input type="text"/>	

13	Got goods in advance from a shop/store and had to pay back later			
14	Borrowed money from a sources not mentioned, specify			

<b>H5</b>	What did you borrow the most money for? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>			
01	Medical expenses/medical emergencies	_ _		
02	An emergency other than medical			
03	Funeral expenses			
04	Education or school fees			
05	Living expenses when you did not have money			
06	Farming expenses such as seeds, fertiliser			
07	Buying livestock			
08	Buying farming equipment/implements			
09	Paying off other debt			
10	Buying land/dwelling			
11	Building/improving dwelling			
12	Other specify			
<b>H6</b>	What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>			
1	Lowest interest rates	_		
2	Repayment terms that work for me			
3	Quickest access to money			
4	Ability to meet lender/loan requirements			
5	Simple application process; understandable documentation			
6	Trust			
7	Don't have a choice between lenders			
8	Don't know			
9	Other, specify			

<b>H7a</b>	In the past 6 months, have you been refused a loan by a bank or SACCO or MFI?	1=Yes, 2=No, 3=Did not apply If H7a = 2 → I	
<b>H7b</b>	If YES, what was the mainreasongivenfor the refusal? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
	1. Did not have a down payment 2. Did not have a payslip 3. Did not have security/collateral 4. Income was too low 5. Had too many other debts 6. Loan officer asked for a bribe and I didn't pay the bribe 7. Don't know 8. Other, (Specify).....		_

## MODULE I. MONEY MANAGEMENT – RISK & RISK MITIGATION

**I1a.** Did you experience any of the following during the past 6 months?**READ OUT STATEMENTS** 1=Yes, 2=No

**I1b. For those who experienced an event, ask:** How did you cope financially?**SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION**

- 1=Used savings; 4 = Cut down expenses;  
2=Borrowed money; 5 = Claimed insurance/policy pay-out  
3=Sold something to get money; 6 = Other

		I1a	I1b
1	Increase in household size (more dependents relying on household income)	<input type="checkbox"/>	<input type="checkbox"/>
2	A household members who used to bring in cash for the household does not bring in cash anymore	<input type="checkbox"/>	
3	Having to pay unforeseen expenses such as medical/funeral/school fees	<input type="checkbox"/>	
4	Unexpected rise in prices of goods, fuel	<input type="checkbox"/>	
5	Running out of money to meet household expenses	<input type="checkbox"/>	
6	Harvest/livestock loss	<input type="checkbox"/>	
7	Loss of an asset/dwelling/land	<input type="checkbox"/>	

I2	Please tell me which of the following you agree with? <b>READ OUT STATEMENTS</b>		
a	Insurance is not a way of saving because they never pay out	1=Agree, 2=Disagree, 3=Don't know	<input type="checkbox"/>
b	Having insurance is a good way of protecting yourself for when things go wrong	1=Agree, 2=Disagree, 3=Don't know	<input type="checkbox"/>
c	It is better to have savings to fall back on when you suffer a loss rather than to have insurance	1=Agree, 2=Disagree, 3=Don't know	<input type="checkbox"/>
d	You understand how insurance works	1=Agree, 2=Disagree, 3=Don't know	<input type="checkbox"/>
e	You are responsible to make arrangements for the costs associated with your funeral before you die	1=Agree, 2=Disagree, 3=Don't know	<input type="checkbox"/>

**I3a.** Please tell me which of the following do you have?1=Yes, 2=No

**I3b. If respondent does not have medical insurance or Mutuelle de Sante ask:**

Are you covered by someone else's insurance?1=Yes, 2=No,3=Don't know

I3	Medical insurance	H3a	H3b
I3.1	Medical insurance(including RAMA, MMI) - NOT Mutuelle de Sante (MdS)	<input type="checkbox"/>	<input type="checkbox"/>
I3.2	Mutuelle de Sante (MdS)	<input type="checkbox"/>	<input type="checkbox"/>

I4	Do you have any of the following insurance products?		
1	Third party insurance	1=Yes, 2=No	<input type="checkbox"/>
2	Household insurance	1 = Yes, 2 = No	<input type="checkbox"/>
3	Life insurance	1 = Yes, 2 = No	<input type="checkbox"/>
4	Credit life (insurance linked to a loan)	1 = Yes, 2 = No	<input type="checkbox"/>
5	Caisse Sociale du Rwanda / Rwanda Social Security Board (CSR/RSSB)	1 = Yes, 2 = No	<input type="checkbox"/>
6	Private pension	1 = Yes, 2 = No	<input type="checkbox"/>
7	Agriculture insurance	1 = Yes, 2 = No	<input type="checkbox"/>
8	Other insurance product not mentioned, specify	1 = Yes, 2 = No	<input type="checkbox"/>

**If respondent HAS any of the insurance products in I4 GO TO I6**

I5	There are different reasons for people not having insurance. What is the main reason why YOU don't have it? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	
1	Has never heard about it / Don't know about insurance	<input type="checkbox"/>
2	Does not know how it works	
3	Does not know how to get it/where to get it	
4	Does not trust it or the companies	
5	Protects self in other ways – don't need it	
6	Cannot afford it	
7	They don't want to pay out when you claim	
8	Other specify	



<b>16</b>	Who will pay the costs associated with your funeral? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	
1	I have to make provision before I die/Have made provision	_
2	My family	
3	The community	
4	Don't know	
5	Other, specify	

## MODULE J. MONEY MANAGEMENT – REMITTANCES

<b>J1a</b>	In the past 6 months, have you sent money to someone within the country?	1=Yes, 2=No	<input type="checkbox"/>
<b>J1b</b>	In the past 6 months, have you sent money to someone outside the country?	1=Yes, 2=No	<input type="checkbox"/>
<b>If both J1a AND J1b = NO go to J3</b>			

**J2a.** Who did you send money to in the past 6 months? **SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE**

**For J2b-c: If multiple beneficiaries per category refer to the beneficiary most OFTEN sent to:**

**J2b.** Where were you sending the money to when you sent the money to ....? **SINGLE MENTION**

- 1=Rural village;
- 2=Urban town;
- 3=East Africa;
- 4=Other parts of the world

**J2c.** How often do you send money to .....? **SINGLE MENTION**

- 1=Weekly;
- 2=Fortnightly;
- 3=Monthly;
- 4=Seasonally;
- 5=Once a year;
- 6=Irregularly/occasionally

**J2d.** How do you mostly send the money to .....? **SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION**

- 1=Bank transfer/Pay into bank account;
- 2=Western Union/ Money gram;
- 3=Cell phone top-up (Me2U);
- 4=Mobile money;
- 5=Bus or Taxi;
- 6=Sending someone travelling there;
- 7=Taking the money there in person;
- 8=Other

**J2e.** How much did you send the last time you sent money to .....? **SINGLE MENTION**

		J2a	J2b	J2c	J2d	J2e
1	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Child	<input type="checkbox"/>				
3	Parent	<input type="checkbox"/>				
4	Other family member	<input type="checkbox"/>				
5	Friend	<input type="checkbox"/>				
6	Supplier/ Business	<input type="checkbox"/>				
7	Someone you borrowed from	<input type="checkbox"/>				
8	School, college or university	<input type="checkbox"/>				
9	Other specify	<input type="checkbox"/>				

<b>J3a</b>	In the past 6 months, have you received money from someone in a different place within the country?	1=Yes, 2=No	<input type="checkbox"/>
<b>J3b</b>	In the past 6 months, have you received money from someone outside the country?	1=Yes, 2=No	<input type="checkbox"/>
<b>If both J3a AND J3b= → J5a</b>			

**J4a.** From whom did you receive money in the past 6 months? **SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE**

**For J4b-c: If multiple senders per category, refer to the sender most OFTEN received from:**

**J4b.** Where did .... send the money from? **SINGLE MENTION**

- 1=Rural village;
- 2=Urban town;
- 3=Outside of country

**J4c.** How often did ... send you money? **SINGLE MENTION**

- 1=Weekly;
- 2=Fortnightly;
- 3=Monthly;
- 4=Seasonally;
- 5=Once a year;
- 6=Irregularly/occasionally

**J4d.** How does ... mostly send the money to you? **SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION**

- 1=Bank transfer/Pay into bank account;

- 2=Post Office/ Western Union/ Money gram;  
 3=Cell phone top-up;  
 4=Mobile money;  
 5=Bus or Taxi;  
 6=Friends or family;  
 7=Other

**J4e. What did you use most of the money ... sent you for? SINGLE MENTION**

- 1=Investment  
 2=Business  
 3=Bought food/clothes;  
 4=Paid school fees;  
 5=Paid medical fees/medicine;  
 6=Paid funeral expenses;  
 7=Other, specify

	J4a.	J4a	J4b	J4c	J4d	J4e
1	Spouse	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	Child	<input type="text"/>				
3	Parent	<input type="text"/>				
4	Other family member	<input type="text"/>				
5	Friend	<input type="text"/>				
6	Customer	<input type="text"/>				
7	Someone you lent money to	<input type="text"/>				
8	Other specify	<input type="text"/>				

<b>J5a</b>	Have you ever sent or received money using a mobile phone? <b>MULTIPLE RESPONSE POSSIBLE</b>	1=Yes - received, 2=Yes- sent, 3=No <b>If J5a = 3 → J6a</b>	<input type="text"/> , <input type="text"/> 1 2
<b>J5b</b>	In the past 6 months have you sent/received money using a mobile phone? <b>MULTIPLE RESPONSE POSSIBLE</b>	1=Yes - received, 2=Yes- sent, 3=No <b>If J5b = 3 → K</b>	<input type="text"/> , <input type="text"/> 1 2
<b>J6a</b>	Would you use a mobile phone to send money?	1=Yes, 2=No, 3=Don't know <b>If J6a = 1 → K</b>	<input type="text"/>
<b>J6b</b>	What is the most important reason why you would not use a mobile phone to send money? <b>SPONTANEOUS – DON'T READ OUT; SINGLE MENTION</b> 1=Don't trust; 2=It is complicated; 3=Agents too far; 4=Too expensive; 5=Don't have access to a mobile phone; 6=Prefer other ways of sending/receiving money; 7=Don't have the documents to register; 8=Doesn't meet my needs; 9=Other		<input type="text"/>

## MODULE K. BANKING / NON-UMURENGE SACCOS AND MFI / UMURENGE SACCOS

### K1. BANKING

<b>K1</b>	Please tell me which of the following statements are true? <b>READ OUT STATEMENTS</b> 1=True, 2=False, 3=Don't know		
a	If you are not employed you cannot open a bank account		
b	Having a bank account makes it easier to get credit		
c	You can easily live your life without a bank account		
d	Most services from banks are also offered elsewhere		
e	You trust banks with your money		
f	Banking is for people like me		
g	Banks treat people with respect		

#### K1.2. Bank product penetration

- a. Please tell me which of the following do you have?  
1=Yes,  
2=No  
**If respondent does not have any of these products go to K3a**
- b. **For each product the respondent has, ask:** At which bank do you have a .....?  
**Spontaneous mention – multiple mentions possible; Get institution code from code list**
- c. **For each product a respondent has, ask:**  
(i) Have you used your .... in the past month?  
1=Yes,  
2=No**If respondent used.... in the past month do not ask (ii)**  
(ii) Have you used your ... this year?  
1=Yes,  
2=No
- d. **For each product the respondent has but did not use this year: Why did you not use your ....?**  
**Spontaneous mention – don't read. Single mention per product**  
1=Didn't need to use it;  
2=Doesn't meet my needs;  
3=Too expensive;  
4=Too complicated;  
5=Service is not good;  
6=Other

<b>K1.2.1a</b>	<b>Product (USE BANK LIST)</b> Do you have a Savings account at a bank in which you can deposit and withdraw as you wish?	1 = Yes 2 = No <b>If K1.2.1a=2 → K1.2.2a</b>	
<b>K1.2.1b</b>	At which bank? <b>USE BANK LIST</b>	1.       2.	
<b>K1.2.1c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.1c(i)=1, → K1.2.2a</b>	
<b>K1.2.1c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.1c(ii)=1, → K1.2.2a</b>	
<b>K1.2.1d</b>	Why did you not use it?	1=Didn't need to use it; 4=Too complicated; 2=Doesn't meet my needs; 5=Service is not good; 3=Too expensive; 6=Other.....	
<b>K1.2.2a</b>	Do you have a Savings account at a bank with rules about deposits and withdrawals?	1 = Yes 2 = No <b>If K1.2.2a = 2, → K1.2.3a</b>	
<b>K1.2.2b</b>	At which bank? <b>USE BANK LIST</b>	1.       2.	
<b>K1.2.2c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.2c(i)=1, → K1.2.3a</b>	
<b>K1.2.2c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.2c(ii)=1, → K1.2.3a</b>	
<b>K1.2.2d</b>	Why did you not use it?	1=Didn't need to use it; 4=Too complicated; 2=Doesn't meet my needs;	

		5=Service is not good; 3=Too expensive; 6=Other.....	
<b>K1.2.3a</b>	Do you have a Loan with a bank?	1 = Yes 2 = No <b>If K1.2.3a = 2 → K1.2.4a</b>	<input type="text"/>
<b>K1.2.3b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="text"/> 2. <input type="text"/>	
<b>K1.2.4a</b>	Do you have an ATM/Debit card	1 = Yes 2 = No <b>If K1.2.4a = 2 → K1.2.5a</b>	<input type="text"/>
<b>K1.2.4b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="text"/> 2. <input type="text"/>	
<b>K1.2.4c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.4c(i) = 1 → K1.2.5a</b>	<input type="text"/>
<b>K1.2.4c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.4c(ii) = 1 → K1.2.5a</b>	<input type="text"/>
<b>K1.2.4d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="text"/>
<b>K1.2.5a</b>	Do you have a Current or Cheque account?	1 = Yes 2 = No <b>If K1.2.5a = 2 → K1.2.6a</b>	<input type="text"/>
<b>K1.2.5b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="text"/> 2. <input type="text"/>	
<b>K1.2.5c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.5c(i) = 1 → K1.2.6a</b>	<input type="text"/>
<b>K1.2.5c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.5c(ii) = 1 → K1.2.6a</b>	<input type="text"/>
<b>K1.2.5d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="text"/>
<b>K1.2.6a</b>	Did you get an Overdraft facilities	1 = Yes 2 = No <b>If K1.2.6a = 2 → K1.2.7a</b>	<input type="text"/>
<b>K2.6b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="text"/> 2. <input type="text"/>	
<b>K1.2.6c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.6c(i) = 1 → K1.2.7a</b>	<input type="text"/>
<b>K1.2.6c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.6c(ii) = 1 → K1.2.7a</b>	<input type="text"/>
<b>K1.2.6d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="text"/>
<b>K1.2.7a</b>	Do you have a Credit Card?	1 = Yes 2 = No <b>If K1.2.7a = 2 → K1.2.8a</b>	<input type="text"/>
<b>K1.2.7b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="text"/> 2. <input type="text"/>	
<b>K1.2.7c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.7c(i) = 1 → K1.2.8a</b>	<input type="text"/>
<b>K1.2.7c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.7c(ii) = 1 → K1.2.8a</b>	<input type="text"/>
<b>K1.2.7d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="text"/>
<b>K1.2.8a</b>	Do you have a Mobile banking (M-Banking)	1 = Yes 2 = No <b>If K1.2.8a = 2 → K1.2.9a</b>	<input type="text"/>
<b>K1.2.8b</b>	In which companies?    1. Tigo, 2. Airtel, 3. MTN	1. <input type="text"/> 2. <input type="text"/>	

<b>K1.2.8c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.8c(i) = 1 → K1.2.9a</b>	<input type="checkbox"/>
<b>K1.2.8c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.8c(ii) = 1 → K1.2.9a</b>	<input type="checkbox"/>
<b>K1.2.8d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="checkbox"/>
<b>K1.2.9a</b>	Do you have an Internet banking	1 = Yes 2 = No <b>If K1.2.9a = 2 → K1.2.10a</b>	<input type="checkbox"/>
<b>K1.2.9b</b>			
<b>K1.2.9c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.9c(i) = 1 → K1.2.10a</b>	<input type="checkbox"/>
<b>K1.2.9c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.9c(ii) = 1 → K1.2.10a</b>	<input type="checkbox"/>
<b>K1.2.9d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="checkbox"/>
<b>K1.2.10a</b>	Do you have a foreign bank account (such as in Uganda, Kenya, Belgium, France etc.)	1 = Yes 2 = No <b>If K1.2.10a = 2 → K1.2.11a</b>	<input type="checkbox"/>
<b>K1.2.10b</b>	In which countries? 1. Uganda, 2. Kenya, 3. Belgium, 4. France, 5. Other.....	1. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
<b>K1.2.10c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.10c(i) = 1 → K1.2.11a</b>	<input type="checkbox"/>
<b>K1.2.10c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.10c(ii) = 1 → K1.2.11a</b>	<input type="checkbox"/>
<b>K1.2.10d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="checkbox"/>
<b>K1.2.11a</b>	Any other bank product not mentioned, specify,.....	1 = Yes 2 = No <b>If K1.2.11a = 2 → K1.3a</b>	<input type="checkbox"/>
<b>K1.2.11b</b>	At which bank? <b>USE BANK LIST</b>	1. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
<b>K1.2.11c(i)</b>	Have you used it in the past month?	1 = Yes 2 = No <b>If K1.2.9c(i) = 1 → K1.3a</b>	<input type="checkbox"/>
<b>K1.2.11c(ii)</b>	Have you used it this year?	1 = Yes 2 = No <b>If K1.2.9c(ii) = 1 → K1.3a</b>	<input type="checkbox"/>
<b>K1.2.11d</b>	Why did you not use it?	1 = Didn't need to use it; 4 = Too complicated; 2 = Doesn't meet my needs; 5 = Service is not good; 3 = Too expensive; 6 = Other.....	<input type="checkbox"/>

<b>K1.3a</b>	Do you have a bank account in your name? <b>USE BANK LIST (It could also be a joint/group account which is partly yours)</b>	1=Yes, 2=No <b>If K1.3a= 2 → K1.4a</b>	<input type="checkbox"/>
<b>K1.3b</b>	Can you use/access your bank account when you want to?	1 = Yes, 2 = No <b>If K1.3b= 1 → K1.3d</b>	<input type="checkbox"/>
<b>K1.3c</b>	What is the main reason you are not able to use/access your account when you want to? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	1 = Not always open/available; 2 = Too far; 3 = It takes too much time; 4 = Too expensive; 5 = Need permission from someone to use it; 6 = Other, specify	<input type="checkbox"/>

<b>K1.3d</b>	For approximately how long have you had a bank account?	1 = Less than a year; 2 = 1-3 years; 3 = 3-5 years; 4 = Longer than 5 years; 5 = Don't remember	<input type="text"/>
<b>K1.3e</b>	What was the main reason you opened a bank account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	1=To process salary/wages; 2=To save; 3=To get credit/loan; 4=To keep money safe; 5=To make payments/receive money; 6=Other, specify	<input type="text"/>
<b>K1.3f</b>	Thinking about the time when you first opened a bank account, did you have an account with a SACCO or MFI?	1 = Yes, 2 = No <b>If K1.3f= 2 → K1.3</b>	<input type="text"/>
<b>K1.3g</b>	Did you close any of these when you opened your bank account?	1 = Yes, 2 = No	<input type="text"/>
<b>K1.3h</b>	Still thinking about the time when you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine?	1 = Yes, 2 = No <b>If K3h= 2 → K4a</b>	<input type="text"/>
<b>K1.3i</b>	Did you give up your membership with any of these when you opened your bank account?	1 = Yes, 2 = No	<input type="text"/>
<b>K1.4a</b>	Are you using someone else's bank account?	1 = Yes, 2 = No <b>If K4a= 2 → K5</b>	<input type="text"/>
<b>K1.4b</b>	Can you use/access this bank account when you want to?	1 = Yes, 2 = No <b>If K4b = 1 → K4d</b>	<input type="text"/>
<b>K1.4c</b>	What is the main reason you are not able to use/access your account when you want to? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	1 = Not always open/available; 2 = Too far; 3 = Too expensive; 4 = Need owner's permission before I can use it 5 = Cannot use it when the owner of the account is not around; 6 = Other, specify	<input type="text"/>
<b>K1.4d</b>	<b>Whose account(s) are you using?SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE</b>		
	Your spouse / partner's account		1
	Your child's account		2
	Your parent's account		3
	Account of another family member		4
	Account of a neighbour/friend		5
	Account of savings club		6
	Account of a community organisation/church		7
	Other specify		8
<b>K1.4e</b>	What is the main reason why you are using someone else's account? Why don't you open your own account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
1	I don't meet the requirements to open an account/I'm too young – I am not 18 yet		<input type="text"/>
2	I don't have the right documentation		
3	We share the costs/it is cheaper to have one account		
4	I am not allowed to have my own account – by spouse, household member		
5	I don't know how to open an account		
6	Other specify		

## K1.5. Transactions

- a. Which of the following do you use when you do bank transactions? **READ OUT**

1=Yes

2=No

- b. **Ask those who are transacting:** Do you do this in the bank / at the ATM / M. Banking / All?

1=Bank;

2=ATM;

3=M\_banking;

4 = All

<b>K1.5.1a</b>	Cash a cheque	1 = Yes      2 = No <b>If K1.5.1a = 2 → K1.5.2a</b>	<input type="checkbox"/>
<b>K1.5.1b</b>	Do you do this in the bank/at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.2a</b>	Deposit cash into a bank account	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.2b</b>	Do you do this in the bank/at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.3a</b>	Deposit a cheque into a bank account	1 = Yego      2 = Oya	<input type="checkbox"/>
<b>K1.5.3b</b>	Do you do this in the bank/at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.4a</b>	Cash withdrawal from a bank account	1 = Yes      2 = No <b>If K1.5.4a = 2 → K1.5.5a</b>	<input type="checkbox"/>
<b>K1.5.4b</b>	Do you do this in the bank/at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.5a</b>	Paid people/bills using a cheque	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.6a</b>	Money transfers between your own bank accounts	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.6b</b>	Do you do this in the bank / at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.7a</b>	Money transfer to another person's bank account	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.7b</b>	Do you do this in the bank / at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.8a</b>	Received money from someone into a bank account	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.8b</b>	Do you do this in the bank / at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.9a</b>	Get a bank statement	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.9b</b>	Do you do this in the bank / at the ATM / M. Banking / All?	1 = Bank      2 = ATM 3 = M_banking      4 = All	<input type="checkbox"/>
<b>K1.5.10a</b>	Internet banking transaction	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.11a</b>	Mobile banking transaction	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.12a</b>	Banking agent?	1 = Yes      2 = No	<input type="checkbox"/>
<b>K1.5.13a</b>	Mobile van	1 = Yes      2 = No	<input type="checkbox"/>

## K2. NON-UMURENGE SACCOs / MFI

<b>K2.1</b>	<b>Ask those without bank accounts (K2a NOT = 1 and K3a=NO):</b> What is the main reason why do you not have a bank account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>	01= Does not need it - Insufficient or no money coming it to justify it 02= Cannot maintain the minimum balance 03= Bank service charges are too high 04= Banks are too far away 05= Banking hours are not convenient 06= Does not have the documentation required 07= Does not know how to apply 08= Does not understand benefits from having a bank account 09= Does not trust banks 10= Banks do not provide the products or services I need 11= Can get services needed elsewhere in the community 12= Need permission of someone else to open it 13= Other specify	<input type="checkbox"/>
<b>K2.1a</b>	Do you have a MFI account? <b>USE MFI LIST</b>	1=Yes, 2=No <b>If K2.1 = 2 → K3.1a</b>	<input type="checkbox"/>
<b>K2.1b1</b>	Have you used your MFI account in the past month?	1=Yes, 2=No <b>If K2.1b1 = 1 → K2.1d</b>	<input type="checkbox"/>
<b>K2.1b2</b>	Have you used your MFI account this year?	1=Yes,	<input type="checkbox"/>



		2=No If K2.1b2 = 1 → K2.1d	
<b>K2.1c</b>	What is the main reason for you not using your MFI account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1=Didn't need to use it; 2=Doesn't meet my needs; 3=Too expensive; 4=Too complicated; 5=Service is not good; 6=Other, specify		<input type="text"/>
<b>K2.1d</b>	What do you usually use your MFI account for? <b>READ OUT; SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE</b>		
	1=Savings		<input type="text"/>
	2=Credit		<input type="text"/>
	3=Other, specify		<input type="text"/>
<b>K2.1e</b>	For approximately how long have you had an account with a MFI? <b>READ OUT</b> 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember		<input type="text"/>
<b>K2.1f</b>	Why did you mainly open a MFI account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1=To save; 2=To get credit/loan; 3=Other, specify		<input type="text"/>
<b>K2.1g</b>	Thinking about the time when you first opened a MFI account, did you have an account with a bank or a SACCO?	1=Yes, 2=No If K2.1g = 2 → K2.1i	<input type="text"/>
<b>K2.1h</b>	Did you close any of these when you opened your MFI account?	1=Yes, 2=No	<input type="text"/>
<b>K2.1i</b>	Still thinking about the time when you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine?	1=Yes, 2=No K2.1i = 2 → K3.1a	<input type="text"/>
<b>K2.1j</b>	Did you give up your membership with any of these when you opened your MFI account?	1=Yes, 2=No	<input type="text"/>

### K3. UMURENGE SACCOs

<b>K3.1a</b>	Are you a member of an Umurenge SACCO/have an Umurenge SACCO account?	1=Yes, 2=No If K3.1a = 2 → L1a	<input type="text"/>
<b>K3.1b1</b>	Have you used your Umurenge SACCO account in the past month?	1=Yes, 2=No If K3.1b1 = 1 → K3.1d	<input type="text"/>
<b>K3.1b2</b>	Have you used your Umurenge SACCO account this year?	1=Yes, 2=No If K3.1b2 = 1 → K3.1d	<input type="text"/>
<b>K3.1c</b>	What is the main reason for you not using your Umurenge SACCO account? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1=Didn't need to use it; 2=Doesn't meet my needs; 3=Too expensive; 4=Too complicated; 5=Service is not good; 6=Other, specify		<input type="text"/>
<b>K3.1d</b>	What do you usually use your Umurenge SACCO account for? <b>SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE</b>		
	1=Savings		<input type="text"/>
	2=Credit		<input type="text"/>
	3=Other, specify		<input type="text"/>
<b>K3.1e</b>	For approximately how long have you been a member of an Umurenge SACCO? 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember		<input type="text"/>
<b>K3.1f</b>	Why did you mainly become a member? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b> 1=I was obliged/required to ; 2=To save; 3=To get credit/loan; 4=To keep money safe; 5=Other, specify		<input type="text"/>

<b>K3.1g</b>	Thinking about the time when you first became a member/opened your Umurenge SACCO account, did you have an account with a bank or a MFI?	1=Yes, 2=No If <b>K3.1g = 2</b> → <b>K3.1i</b>	__
<b>K3.1h</b>	Did you close any of these when you opened your Umurenge SACCO account/became a member?	1=Yes, 2=No	
<b>K3.1i</b>	Still thinking about the time when you first became a member/opened your Umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine?	1=Yes, 2=No If <b>K3.1i = 2</b> → <b>L1a</b>	__
<b>K3.1j</b>	Did you give up your membership with any of these when you became a member/opened your Umurenge SACCO account?	1=Yes, 2=No	__

## MODULE L. INFORMAL PRODUCTS

<b>L1a</b>	Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina?	1=Yes, 2=No If L1a = 2 → L4a	<input type="text"/>
<b>L1b</b>	Which of the following do you do with the group? <b>READ OUT MULTIPLE MENTION POSSIBLE</b>		
	1=Save with the group		<input type="text"/>
	2=Borrow from the group		<input type="text"/>
	3=Other, specify.....		<input type="text"/>
<b>L1c</b>	For approximately how long have you been a member of such a group? <b>READ OUT</b> 1=Less than a year; 2=1-3 years; 3=3-5 years; 4=Longer than 5 years; 5=Don't remember		<input type="text"/>

<b>L2</b>	Which of the following does this group(s)/club(s)provide? <b>READ EACH STATEMENT</b>		
a	Lend money out to members when they need the money	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
b	Lend out money to non-members when they want to borrow	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
c	Give collected money to one member every month	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
d	Keep the collected money for members and members can withdraw this money when they need it	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
e	Keep the collected money for members and give to members after a certain period of time	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
f	Buy assets as a group	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
g	Buy assets for individual members	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
h	Raise or save money for funerals for group members	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
i	Raise or save money for other emergencies for group members	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>
j	Act as guarantor when members want to borrow money somewhere else	1 = Yes, 2 = No, 3 = Don't know	<input type="text"/>

<b>L3a</b>	What is the main reason why you belong to such a group/club? <b>SPONTANEOUS MENTION – DON'T READ OUT; SINGLE MENTION</b>		
	01.Inherited the position from parents		<input type="text"/>
	02. It is compulsory for people in tribe or village		
	03. To socialise or meet friends		
	04. They give financial advice		
	05. Can turn to them when in financial need		
	06. Can get money easily when needed		
	07. I trust and know them		
	08. To borrow money		
	09.To save money		
	10.Other (Specify).....		
<b>L3b</b>	Do you agree/disagree with the following statements? <b>READ STATEMENTS</b>		
L3b1	I have more discipline in saving with a group than any other way because if I don't save regularly I will be embarrassed in front of my friends/neighbours	1=Agree, 2=Disagree, 3=Don't know	<input type="text"/>
L3b2	I have more discipline paying back money borrowed from a group than with paying back a loan from a financial institution because if I don't pay back I will be embarrassed in front of my friends/neighbours	1=Agree, 2=Disagree, 3=Don't know	<input type="text"/>

<b>L4a</b>	Are you a member of any other group or organisation?	1=Yes, 2=No If L4a =2 → M1	<input type="text"/>
<b>L4b</b>	What type of group/organisation? <b>SPONTANEOUS MENTION – DON'T READ OUT; MULTIPLE MENTION POSSIBLE</b>		
	1. Business organisation		<input type="text"/>
	2. Farmer's association		<input type="text"/>
	3. Market/traders association		<input type="text"/>
	4. Cooperative		<input type="text"/>
	5. Church / religious group		<input type="text"/>
	6. Women's / men's group		<input type="text"/>
	7. Other (Specify).....		<input type="text"/>

## MODULE M. FARMING

<b>M1</b>	Please tell me which of the following statements best describes your household situation? <b>READ OUT SINGLE MENTION</b> 1=Your household is only involved in farming and no-one in the household has any other work, 2=Your household is involved in farming AND other work, 3=Your household is NOT involved in farming at all ----- <b>If M1 =3 → N1a</b>	<input type="text"/>
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<b>M2</b>	Please tell me which of the following your household is involved in? <b>READ OUT MULTIPLE MENTION POSSIBLE</b> 01=Cattle 02=Goats, sheep, pigs, etc. 03=Other livestock such as chickens, rabbits, etc. 04=Cash crops – tea, coffee, pyrethrum 05=Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit 06=Vegetables – tomatoes, carrots, onions, cabbages, etc. 07=Staples such as grains or roots – e.g. plantains, potatoes, sweet potatoes, rice, sorghum, cassava, maize, barley, wheat 08=Beans, peas, ground nuts 09=Banana 10= Other (Specify).....	<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"/>
<b>If M2=1,2,3 → M4</b>		

<b>M3</b>	Thinking of your livestock, please tell me if the following statements are true/false for you? <b>READ STATEMENTS</b>		
a	Your household will never sell your livestock	1= True, 2= False, 3= Don't know	<input type="text"/>
b	Your household will use your livestock as security when you need to borrow money	1= True, 2= False, 3= Don't know	<input type="text"/>
c	Your household regards your livestock as a form of savings	1= True, 2= False, 3= Don't know	<input type="text"/>
d	Your household will sell some of your livestock to get cash when you need cash	1= True, 2= False, 3= Don't know	<input type="text"/>

<b>M4</b>	Do you/your household farm mostly for consumption or selling?	1=Consumption, 2= Selling, 3=Don't know	<input type="text"/>
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<b>M5</b>	For your farming activities, you need things like farming equipment, seed or fertiliser, pesticides, food and medicine for livestock, where do you mainly get the money for it? Or if you don't buy it, how do you mainly get it? <b>SPONTANEOUS MENTION- DON'T READ; SINGLE MENTION</b>
01= Don't have to buy because manage with what have already (keeping seed from own harvest, etc) 02= Use money from other sources of income 03= Use savings 04= Sell crops/livestock/other produce to get money 05= Get money in advance from buyer to whom we sell our crop/livestock 06= Get from a supplier or distributor and pay later 07= Loan from a bank 08= Loan from an Umurenge SACCO 09= Loan from a non-Umurenge SACCO or a MFI 10= Loan from a farmers association 11= Borrow from a community/savings group where we save and lend to each other 12= Borrow from a money lender in the community 13= Borrow from friends and/or family 14= Don't buy inputs - get inputs in exchange for goods or labour 15= Other (Specify)..... 16= Don't know	

## MODULE N. INCOME SOURCES

<b>N1a. How do you usually pay for good/groceries? DON'T READ; SINGLE MENTION</b>		
1. Cash	_ _	
2. Borrow money and pay cash		
3. Get from store and pay later		
4. Use credit card		
5. Use debit card		
6. Use cheque		
7. Exchange farming produce/goods to get		
8. Other (Specify).....		

<b>N1a. How do you usually pay for clothes? DON'T READ; SINGLE MENTION</b>		
1. Cash	_ _	
2. Borrow money and pay cash		
3. Get from store and pay later		
4. Use credit card		
5. Use debit card		
6. Use cheque		
7. Exchange farming produce/goods to get		
8. Other (Specify).....		

<b>N1a. How would you pay for larger goods/appliances such as a radio, TV, furniture or bicycle? DON'T READ; SINGLE MENTION</b>		N1a.
1. Cash	_ _	
2. Borrow money and pay cash		
3. Get from store and pay later		
4. Use credit card		
5. Use debit card		
6. Use cheque		
7. Exchange farming produce/goods to get		
8. Other (Specify).....		

**N2a.** Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do?**SPONTANEOUS MENTION- DON'T READ; MULTIPLE MENTION POSSIBLE**

**N2b.** For each money source ask: How often do you usually receive the money you get from .....?**SINGLE MENTION**  
 1=Daily; 2=Weekly; 3=Fortnightly; 4=Monthly;  
 5=Annually; 6=Seasonally; 7=Occasionally; 8=Upon completion of job

**N2c. For each money source ask:** How do you receive the money you get from .....?**MULTIPLE MENTION POSSIBLE**  
 1=Cash in hand; 2=Cheque; 3=Into bank account;  
 4=Western Union; 5=Mobile Money; 6=Other

**N2d.** Only for those with more than one source of money: On which of these do you rely most to make a living?**SINGLE MENTION**

<b>N2a</b>	Please tell me about all the different ways you get/make money to pay for your expenses or do the things that you do? <b>SPONTANEOUS MENTION- DON'T READ; MULTIPLE MENTION POSSIBLE</b>	
01	Salary/wages from Government institution	_ _
02	Salary/wages from a private business/company	_ _
03	Salary/wages from a farmer	_ _
04	Salary/wages from an individual	_ _
05	Self-employed (have own business)	_ _
06	Money from farming (crops and/or livestock; by-products from livestock)	_ _
07	Money from fishing	_ _

08	Rental income	
09	Private pension	
10	Government pension	
11	Government/state grant/VUP grant/ VUP cash transfer	
13	Remittances (money from friends/family)	
14	Get money from household member	
15	Household member pays my expenses	
16	Piece work	
17	VUP public works	
18	Make goods to sell	
19	Sell something I grow	
20	Sell something I collect from nature (thatch/wood/charcoal)	
21	Other (Specify).....	

<b>N2b</b>	For each money source ask: How often do you usually receive the money you get from .....? <b>SINGLE MENTION</b>	
1	Daily	
2	Weekly	
3	Fortnightly	
4	Monthly	
5	Annually	
6	Seasonally	
7	Occasionally	
8	Other (Specify).....	

<b>N2c</b>	For each money source ask: How do you receive the money you get from .....? <b>MULTIPLE MENTION POSSIBLE</b>	
1	Cash in han	
2	Cheque	
3	Into bank account	
4	Western Union	
5	Mobile Money	
6	Other	

<b>N2d</b>	Only for those with more than one source of money: On which of these do you rely most to make a living? <b>SINGLE MENTION</b>	
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<b>N2e</b>	<b>Ask only those who get money from salaries/wages:</b> Do you work full-time/part time? 1=Full-time, 2=Part-time	
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<b>N2f</b>	<b>Ask only those who get money from household members/have household members paying their expenses:</b> You said that you got money from a household member/someone in the household pays your expense, who gives you money/pay, your expenses? <b>MULTIPLE MENTION POSSIBLE</b>	
1	Spouse	
2	Parent	
3	Child	
4	Other relative	
5	Other	

<b>N2g</b>	<b>Ask only those who get money from their businesses (business owners or self-employed):</b> There are different sectors that a business can fall into. In which sector would you say your business falls into? <b>READ OUT?MULTIPLE MENTION POSSIBLE</b>	
01	Agriculture, forestry and fishing	
02	Mining and quarrying	
03	Manufacturing	
04	Electricity, gas, steam and air conditioning supply	
05	Water supply; sewerage, waste management and remediation activities	
06	Construction	
07	Wholesale and retail trade; repair of motor vehicles and motorcycles	
08	Transportation and storage	
09	Accommodation and food service activities	
10	Information and communication	
11	Financial and insurance activities	
12	Real estate activities	
13	Professional, scientific and technical activities	

14	Administrative and support service activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	Human health and social work activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Arts, entertainment and recreation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	Other service activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**N2h.In total, how many people, if any, do you employ in your business?**

<b>N2i</b>	In which of the following categories did you faces problems, if any?	Yes	No
1	Finance; <b>If Yes → N2i.1</b>	1	2
2	Legal issues; <b>If Yes → N2i.1</b>	1	2
3	Sales and Marketing; <b>If Yes → N2i.1</b>	1	2
4	Skills and Staff; <b>If Yes → N2i.1</b>	1	2
5	Resources; <b>If Yes → N2i.1</b>	1	2
6	Other (specify); <b>If Yes → N2i.1</b> .....	1	2

<b>N2i.1</b>	What kind of problems are you faced with in Finance?	<input type="checkbox"/>	<input type="checkbox"/>
1	Sourcing money	<input type="checkbox"/>	<input type="checkbox"/>
2	Opening a bank account	<input type="checkbox"/>	<input type="checkbox"/>
3	Banks didn't want to help	<input type="checkbox"/>	<input type="checkbox"/>
4	Cash flow	<input type="checkbox"/>	<input type="checkbox"/>
5	Being owed money / debtors	<input type="checkbox"/>	<input type="checkbox"/>
6	Financial records	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2i.2</b>	What kind of problems are you faced with in Legal issues?	<input type="checkbox"/>	<input type="checkbox"/>
1	Registering the business	<input type="checkbox"/>	<input type="checkbox"/>
2	Laws and regulations	<input type="checkbox"/>	<input type="checkbox"/>
3	Tax compliance	<input type="checkbox"/>	<input type="checkbox"/>
4	License and construction permit	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2i.3.</b>	What kind of problems are you faced with in Sales and Marketing?	<input type="checkbox"/>	<input type="checkbox"/>
1	What product / service to sell	<input type="checkbox"/>	<input type="checkbox"/>
2	Who to sell to – i.e. who the customers will be	<input type="checkbox"/>	<input type="checkbox"/>
3	Raising awareness of products / services	<input type="checkbox"/>	<input type="checkbox"/>
4	Too many competitors	<input type="checkbox"/>	<input type="checkbox"/>
5	Not enough customers	<input type="checkbox"/>	<input type="checkbox"/>
6	Problems with stock / goods sold	<input type="checkbox"/>	<input type="checkbox"/>
7	Selling price lower than expected	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2i.4</b>	What kind of problems are you faced with in Skills and staff?	<input type="checkbox"/>	<input type="checkbox"/>
1	Finding the right staff	<input type="checkbox"/>	<input type="checkbox"/>
2	Problems with staff	<input type="checkbox"/>	<input type="checkbox"/>
3	Own lack of skills / experience	<input type="checkbox"/>	<input type="checkbox"/>
4	Writing a business plan	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2i.5</b>	What kind of problems are you faced with in Resources?	<input type="checkbox"/>	<input type="checkbox"/>
1	Finding business premises or space	<input type="checkbox"/>	<input type="checkbox"/>
2	Connecting water services	<input type="checkbox"/>	<input type="checkbox"/>
3	No appropriate storage facilities	<input type="checkbox"/>	<input type="checkbox"/>
4	Connecting electricity	<input type="checkbox"/>	<input type="checkbox"/>
5	Transport e.g. moving stock	<input type="checkbox"/>	<input type="checkbox"/>
6	Equipment	<input type="checkbox"/>	<input type="checkbox"/>

<b>N2i.6</b>	What other problems are you facing?	<input type="checkbox"/>	<input type="checkbox"/>
1	Crime / theft by staff	<input type="checkbox"/>	<input type="checkbox"/>
2	Crime / theft by others	<input type="checkbox"/>	<input type="checkbox"/>
3	Other (SPECIFY) .....	<input type="checkbox"/>	<input type="checkbox"/>
4	No problem	<input type="checkbox"/>	<input type="checkbox"/>

<b>N3a</b>	Do you have money of your own that you can do with as you wish?	1= Yes → N4, 3= Refused → N4	2= No → N3b,	<input type="checkbox"/>
<b>N3b</b>	<b>If NO, why not?SPONTANEOUS MENTION – DON'T READ; MULTIPLE MENTION POSSIBLE</b>			
	1=Money goes into household expenses			<input type="checkbox"/>
	2=Have to give my money to household member/family member			<input type="checkbox"/>
	3=Don't have an income			<input type="checkbox"/>

	4=Other specify.....	
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<b>N4</b>	<b>Ask only those who get a cash income:</b> I would like to get an idea of the total amount of money you get. In other words the total amount of money you get from .... and ... and ... together. Would it be easier for you to give me an estimate of this for a month or for a year?	1= Month, 2= Year, 3= Don't know the amount for either, 4 = Refused	_ _
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**If N4=1 GO TO N4a; If N4=2 GO TO N4b; If N4= 3 or 4 GO TO N5**

<b>N4a</b>	What is your personal total monthly income? <b>PLEASE INCLUDE INCOME FROM .... SINGLE MENTION</b>		
	01=No monthly income		
	02=Irregular/seasonal income		
	03=1,500 Rwf or less		
	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=100,001-150,000 Rwf		
	16=150,001-200,000 Rwf		
	17=200,001-250,000 Rwf		
	18=250,001-300,000 Rwf		
	19=More than 300,000 Rwf		
<b>N4b</b>	What is your household total monthly income? <b>PLEASE INCLUDE INCOME FROM .... SINGLE MENTION</b>		
	01=1,500 Rwf or less		
	02=1,501-3,000 Rwf		
	03= 3,001-5,000 Rwf		
	04=5,001-7,000 Rwf		
	05=7,001-10,000 Rwf		
	06=10,001-15,000 Rwf		
	07=15,001-20,000 Rwf		
	08=20,001-25,000 Rwf		
	09=25,001-30,000 Rwf		_ _
	10=30,001-40,000 Rwf		
	11=40,001-50,000 Rwf		
	12=50,001-100,000 Rwf		
	13=100,001-150,000 Rwf		
	14=150,001-200,000 Rwf		
	15=200,001-250,000 Rwf		
	16=250,001-300,000 Rwf		
	17=More than 300,000 Rwf		

**N5. The following are big events in the lives of most people. How would you mainly cover the costs for these if you need to pay for?SPONTANEOUS – DO NOT READ; SINGLE MENTION**

	Event		Code
<b>N5a</b>	Wedding	01 = Using savings that I put aside for this purpose; 02 = General savings; 03 = Rely of family & friends to help cover costs; 04 = Rely on community to help cover costs; 05 = Sell something to cover the cost; 06 = Have a policy that will cover it; 07 = Borrow from bank; 08 = Borrow from a SACCO/MFI 09 = Borrow from money lender in community; 10 = Borrow from family/friend; 11 = Other, 12 = Don't know/Haven't thought about it	_ _
<b>N5b</b>	Funeral	01 = Using savings that I put aside for this purpose; 02 = General savings; 03 = Rely of family & friends to help cover costs; 04 = Rely on community to help cover costs; 05 = Sell something to cover the cost; 06 = Have a policy that will cover it; 07 = Borrow from bank;	_ _



		08 = Borrow from a SACCO/MFI 09 = Borrow from money lender in community; 10 = Borrow from family/friend; 11 = Other, 12 = Don't know/Haven't thought about it	
<b>N5c</b>	Medical emergency	01 = Using savings that I put aside for this purpose; 02 = General savings; 03 = Rely of family & friends to help cover costs; 04 = Rely on community to help cover costs; 05 = Sell something to cover the cost; 06 = Have a policy that will cover it; 07 = Borrow from bank; 08 = Borrow from a SACCO/MFI 09 = Borrow from money lender in community; 10 = Borrow from family/friend; 11 = Other, 12 = Don't know/Haven't thought about it	_ _
<b>N5d</b>	Children's education	01 = Using savings that I put aside for this purpose; 02 = General savings; 03 = Rely of family & friends to help cover costs; 04 = Rely on community to help cover costs; 05 = Sell something to cover the cost; 06 = Have a policy that will cover it; 07 = Borrow from bank; 08 = Borrow from a SACCO/MFI 09 = Borrow from money lender in community; 10 = Borrow from family/friend; 11 = Other, 12 = Don't know/Haven't thought about it	_ _

## MODULE O. GENERAL INFORMATION

<b>O1</b>	Which of the following do you agree with?		
a	You have many dreams and ambitions you are working towards	1= Agree, 2= Disagree	<input type="checkbox"/>
b	You have people in the community that you can turn to for help if you need to	1= Agree, 2= Disagree	<input type="checkbox"/>
c	You would rather turn to strangers than people in the community if you need financial help	1= Agree, 2= Disagree	<input type="checkbox"/>
d	You want to leave your children well taken care of	1= Agree, 2= Disagree	<input type="checkbox"/>
e	It is the responsibility of government to take care of those who struggle to make a living	1= Agree, 2= Disagree	<input type="checkbox"/>
f	People in your community have a strong sense of involvement in the community – people rely on each other for support	1= Agree, 2= Disagree	<input type="checkbox"/>
g	You believe that technology improves the quality of one's life and you are willing to use it	1= Agree, 2= Disagree	<input type="checkbox"/>

<b>O2a</b>	<b>Unfortunately I now have to ask you a few sensitive questions about your household</b> Would you please tell me, in the past year did any member(s) of your household pass away? <b>If O2a = 1 → O2b; If O2a = 2 → Close interview</b>	1= Yes, 2= No 3= Don't know	<input type="checkbox"/>
<b>O2b</b>	How old was this person/were these persons? <b>MULTIPLE MENTION POSSIBLE</b> 1= 16 years or older 2= 6-15 years 2= 5 years and younger		<input type="checkbox"/>
<b>O2c</b>	Did you lose the main income earner of the household?	1=Yes, 2=No	<input type="checkbox"/>

THANK YOU FOR YOUR PARTICIPATION

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