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# IMPACT ASSESSMENT OF THE 2000-2005 WOCCU PROJECT IN RWANDA:

**A TIME SERIES SURVEY OF RWANDAN CREDIT UNION MEMBERS**

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A TIME SERIES SURVEY OF RWANDAN CREDIT UNION MEMBERS

## DISCLAIMER

The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## EXECUTIVE SUMMARY

From 2000 to 2005, World Council of Credit Unions, Inc. (WOCCU) worked with the Rwandan Credit Unions League (Union de Banques Populaires du Rwanda – UBPR) to expand services and access to small-scale savers in the rural areas, with intensive technical assistance focused on 17 pilot credit unions to strengthen their performance and increase their outreach. Funded by the Kigali Mission of the U.S. Agency for International Development (USAID), the five year project (8/00 – 8/05) increased outreach in the 17 pilots from 71,000 to 119,776 members and decreased portfolio at risk from 40% to 11% from December 2000 to March 2005.

As part of the project work plan, baseline and follow up member surveys were conducted at seven of the pilot credit unions to compare and contrast data on credit union member income, assets, savings, credit use, and reliance on other financial institutions in order to better understand members' economic situation across time to assess the impact of WOCCU's intervention.

Information from 350 credit union member households (50 members per credit union) about activities in 2002 and 2004 were collected and analysed. This report presents the findings in order to identify the impact of WOCCU's intervention with the credit unions and how this may have affected the member households.

Results from the two surveys lead to the following observations:

### Credit Union Membership

Membership in the credit unions has increased by 33%. Within each credit union location, membership represents between 10-16% of the population. Members are more satisfied with the credit union now than they were in the past. They value proximity of the credit union and mostly walk to the credit union. Average membership in the credit union is more than six years. More than three of every four members reported the safety of the credit union for their savings as a reason to join.

### Credit Union Services

Passbook savings, credit and direct deposit service are the three most important services that credit union members use. Financial planning was an important reason to become a member at the credit union. Average members' savings deposits and withdrawals per month reported in 2004 are about three times what was reported in 2002. The average savings balance in 2004 is 26% higher than in 2002.

### Loan Demand

Formal loan demand and approval is greater in 2004 than in 2002. The amount requested in 2004 is more than 2.5 times the average loan request in 2002. Eight percent of members in 2004 reported a significant reduction in informal credit demand, compared to 2002.

### Household Demographics

Member household size is smaller. Average household size in 2004 is six people, compared to seven people in 2002. The member respondent's primary occupation across time is listed as wage/salary. However, there is a significant increase in members whose primary occupation is farming in 2004 (17%) as compared to 2002 (5%).

### Member Income and Expenditure

Members reported monthly household income in 2004 at FRW341,551, more than twice the income reported in 2002 (FRW160,771). Households spent 70% more per month in 2004 than in 2002 on household expenditures. Comparing across different income sources from 2002 and 2004, it is evident that member households have a more diversified monthly income stream.

### Household Assets

Members have more household goods in 2004, however the value of the goods is less in 2004 than in 2002. Fewer households in 2004 own livestock than in 2002.

### Level of Trust in Financial System

In general, the level of security expressed by credit union members has improved from 2002 to 2004. Members reported highest levels of trust with the extended family and with credit unions.

### Risk Tolerance

In general, most members are risk intolerant; they do not like to take risks. Credit unions should be sure to include risk averse members in the development and pricing of new products.

The results from this impact assessment present compelling evidence that the credit union member households have improved their economic and financial standing from 2002 to 2004. How much of this is related to the credit unions and moreover, to WOCCU's intervention, is hard to determine. However, it is clear that the credit unions must maintain safe and sound financial operations in order to safeguard members' deposits. There is an opportunity to expand membership and grow the credit union. This, however, should be done only following strict adherence to WOCCU safety and soundness principles, namely adhering to PEARLS monitoring system ratios.

## INTRODUCTION

World Council of Credit Unions, Inc. (WOCCU) worked with the Rwandan Credit Unions League (Union de Banques Populaires du Rwanda – UBPR) to expand services and access to small-scale savers in the rural areas, with intensive technical assistance focused on 17 pilot credit unions to strengthen their performance and increase their outreach. Funded by the Rwanda Mission of the U.S. Agency for International Development (USAID), WOCCU's Rwanda project (8/00 – 8/05) increased outreach in the 17 pilots from 71,000 to 119,776 members and decreased portfolio at risk from 40% to 11% from December 2000 to March 2005.

The purpose of Rwanda Credit Union Rural Finance Outreach Program was threefold: 1) to strengthen the Rwanda Banque Populaire system as a sound and sustainable base upon which the program would 2) expand the range and depth of savings and credit services as well as 3) aggressively expand the access to financial services (savings and credit) for small savers and producers in rural communities.

As part of the project work plan, WOCCU collected baseline economic and financial information in 2002 at seven of the pilot credit unions. A follow up survey collected 2004 data on members' economic and financial activities from those same pilot credit unions.

By comparing and contrasting baseline data with follow up data on credit union member income, assets, savings, credit use, and reliance on other financial institutions, there is an opportunity to understand members' economic activities over time in an effort to assess the impact of WOCCU's intervention.

This report is laid out in the following way. Section One presents an overview of Rwanda and its credit union system. Section Two discusses the survey design, methodology and implementation. Section Three provides a description of survey locations. Section Four presents results of the two-time series survey data. And Section Five provides interpretation and recommendations for future initiatives.

## SECTION ONE: OVERVIEW OF THE RWANDA CREDIT UNION SYSTEM

Landlocked by the neighboring countries of the Democratic Republic of Congo, Uganda, Tanzania and Burundi, Rwanda's location is in the heart of the Great Lakes region of central/east Africa. Rwanda is a densely populated country with a population of approximately eight million people. Eighty-seven percent of the population is engaged in agriculture, the bulk of which is subsistence agriculture. Gross domestic product (GDP) is composed of agriculture (45%), industry (20%) and services (35%). Coffee, cassiterite, tin, cotton and tea exports generate foreign exchange. Real growth in GDP in 2004 was nearly 4%.<sup>1</sup>

Gross national income (GNI) per capita for Rwanda is US\$220 (2003). Monthly GNI per capita for Rwanda is US\$18.33 (FRW 10,267).

The 1994 genocide severely impoverished the country, destabilizing Rwanda's economic base by deterring private and external investment. More than 800,000 people were killed in the 100-day massacre – wreaking social, economic and political havoc on the nation. Since then, GDP has rebounded and inflation has been controlled, although poverty levels are higher now than before the genocide in 1994. Rwanda's long-term plan is to reduce the percentage of Rwandans living below the poverty line from 60% to 25% and raise per capita incomes from US\$250 (2004) to above US\$1000. According to national statistics from 2002, 61% and 59% of women and men, respectively, live below the poverty line. Rural areas are much more affected, with 66% of rural residents at or below the poverty line versus 14% for urban residents.

With 149 affiliated credit unions, the UBPR, the Rwandan Credit Union League, represents the country's largest network of financial institutions. As of December 2004, there are 398,799 members in the system. Numerous credit unions are located in each of the 12 districts of Rwanda, many located in rural areas without any commercial bank presence.

Rwanda credit unions affiliated with UBPR have a consolidated total assets size of US\$60.5 million, have mobilized US\$42.9 million in savings and granted US\$38.2 million in loans as of March 31, 2005. Credit unions in Rwanda continue to increase their outreach and presence in the rural areas, reaching the following key results:

- Members whose primary occupation is agriculture or animal husbandry increased from 53,877 in 2001 to 153,308 in 2004. They hold 30% of the number of outstanding loans as of 12/04.

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<sup>1</sup> This text in Section One is adapted from the 2005 WOCCU report: "ASSESSING THE FINANCIAL IMPACT OF HIV/AIDS: A SURVEY OF RWANDAN CREDIT UNION MEMBERS" by Catherine Ford and Anna Cora Evans.



- These members hold 43% of the number of passbook savings accounts as of 12/04, an increase from 19% in 12/01.
- In the 17 pilot credit unions, the number of loans made for the purpose of agriculture or animal husbandry increased by 481% while the volume increased by 835% (12/02-12/04).

UBPR and 17 of its affiliated credit unions received targeted technical assistance in the areas including, but not limited to: standardized accounting system, financial disciplines, market rates pricing guidelines, uniform policy framework, computerized management and information systems, supervision, internal controls, marketing, human resource management, delinquency control. In these 17 pilot credit unions which received technical assistance from the project, the volume of savings increased from US\$11.8 million in December 2001 to US\$20.4 million in March 2005, and loans to members jumped to US\$14.9 million from US\$5.7 million during the same time period. Nine of the seventeen pilot credit unions currently have a computer system that is greatly contributing to increased efficiency in their operations, and improved customer service as the waiting time is reduced in these credit unions.

## **SECTION TWO: SURVEY DESIGN AND METHODOLOGY**

### **Survey Instrument**

The 2004 survey instrument was adapted from the instrument used in the 2002 baseline survey. This was done deliberately to facilitate the evaluation of the impact of the project through comparison with the data collected in 2002. Please see Annex I for a copy of the survey instrument.

The questionnaire was translated into Kinyarwanda, the local language, and interviews were also conducted in Kinyarwanda. As each interviewer was bilingual in French-Kinyarwanda, the responses were recorded on the French questionnaire.

### **Sample Size**

Given that the 2002 baseline survey sample was with 50 credit union members in each of seven credit unions, the sample size for the follow up survey had the same size.

### **Sample selection**

The list of account numbers of members in each Credit Union as of May 2005 formed the basis of sample selection. The survey team used a random sampling of account numbers that provided identification of members corresponding to the sample account numbers.

The member surveys were conducted at seven pilot credit unions; two in the north (Rubavu in Gisenyi and Kigombe in Ruhengeri), two in the south (Nyamabuye in Gitarama and Ngoma in Butare) and three in Kigali (Nyamirambo, Muhima and Remera). A brief description of each location and credit union follows.

### **Survey Team**

The School of Public Health of the National University of Rwanda (NUR) was responsible for the recruitment of six student enumerators and two supervisors also working at NUR. The team worked under the direct supervision of an investigator and co-investigator, both teachers at the NUR.

### **Survey pre-test and training**

Training sessions for the enumerators and supervisors were directed by the principal investigator. The goals of this training were to become familiar with the questionnaires, to harmonize the translation of the questionnaire into Kinyarwanda and to complete mock interviews. The practice interviews enabled the team to set an interview schedule of six to nine members to be surveyed per investigator per day, thus taking into account that the sample planned for each credit union was 50 people. Each team (composed of 3 investigators and a supervisor) planned to complete the member surveys in three days.

As shown in Table 2.1 below, the 2004 survey focused on credit union member households whereas the 2002 survey surveyed both member and non-member households. The impact assessment (2004) study focused on member households in order to identify the impact of WOCCU intervention with the credit unions and how this affected the member households.

<b>Table 2.1 Survey Sample</b>			
Credit Union	Non-members surveyed 2002	Members surveyed 2002	Members surveyed 2004
Kigombe	49	51	50
Muhima	50	50	51
Ngoma	50	50	50
Nyamabuye	50	50	50
Nyamirambo	50	50	50
Remera	50	50	49
Rubavu	50	50	50
Total	349	351	350

## **SECTION THREE: DESCRIPTION OF SURVEY LOCATIONS**

Member surveys were conducted at seven pilot credit unions. A brief description of each location and credit union follows.

### **Gisenyi – Location of Rubavu Credit Union**

The city of Gisenyi is located in northwest of Rwanda and borders the Democratic Republic of Congo. The population is estimated at 67,192 (2002 Census Data).

Nearly all of the population (95%) depends on agriculture and cattle herding. Industrial crops found in the Gisenyi region are pyrethrum and tea. The other food crops are maize, bananas, Irish potatoes. Tourism is mainly due to Kivu Lake, with the presence of several hotels. The brewery BRALIRWA, the only plant in Rwanda that manufactures beer and soft drinks, is located in Gisenyi.

Branch offices of banks BCDI, BCR and BK are located in Gisenyi as well as the Rubavu Credit Union.

### **Ruhengeri – Location of Kigombe Credit Union**

The city of Ruhengeri is located in the north-west part of Rwanda. The population is estimated at 70,525 (2002 Census Data).

Similar to Gisenyi, much of the population in this region depends on agriculture and cattle herding. The main crops are industrial crops such as pyrethrum and food crops like wheat, maize, beans and bananas. Ruhengeri tourism is primarily due to the National Virunga Park, as well as nearby lakes. There are agro-processing plants in Ruhengeri.

In addition to the Kigombe Credit Union, BCDI, BCR, BK, BACAR and BNR {banks?} all have branch offices here.

### **Gitarama - Location of Nyamabuye Credit Union**

The city of Gitarama is located in the central south part of the country with a population of 84,669 (2002 census data).

Located near to Kigali (one hour drive), Gitarama offers employment, opportunities in business and training programs.

In addition to the Nyamabuye Credit Union, branches of the following commercial banks are also in Gitarama ; BCDI, BCR AND BK.

### **Butare – Location of Ngoma Credit Union**

Butare is located in the south central region of the country, providing an important link to the border with the Republic of Burundi as well as the major economic center of the south of Rwanda. The population of Butare is 77,217 (2002 Census figures).

While most economic activities are not based in Butare, there are some state owned manufacturing companies as well as a number of small semi-modern, semi-artisanal enterprises such as carpentry, tailoring and car repair.

In addition to the Butare Credit Union, there are branch offices of the National Bank of Rwanda (BNR), BCDI, BK, BCR, and three credit and savings cooperatives.

### **Kigali-Location of Muhima, Nyamirambo and Remera Credit Unions**

The capital of Rwanda, Kigali is located in the central part of the country. Kigali covers eight districts: Butamwa, Gikondo, Gisozi, Kacyiru, Kanombe, Kicukiro, Nyamirambo, and Nyarugenge. The total population of Kigali is estimated at 603,049, according to the 2000 census.

Kigali is the center for commercial, administrative and political activities in the country and home to 96% of the country's industries, 90% of hotels, 89% of businesses and 65% of public offices, and all banks have branches in Kigali. It is also home to small and medium size enterprises.

The Remera Credit Union is located in Kacyiru (population 121,444), the Nyamirambo Credit Union is in the district of Nyamirambo (population 98,580) and the Muhima Credit Union in the Nyarugenge district (population 100,929).

<b>Table 3.1 Credit Union Membership and Location</b>					
District	Location	Credit Union	Population of Location	Credit Union Membership	Membership : Population
Kigali	Nyarugenge	Muhima	100,929	13,445	13%
	Nyamirambo	Nyamirambo	98,580	15,557	16%
	Kacyiru	Remera	121,444	16,191	13%
Gitarama		Nyamabuye	84,669	9,276	11%
Butare		Ngoma	77,217	8,860	11%
Ruhengeri		Kigombe	70,525	7,330	10%
Gisenyi		Rubavu	67,192	7,152	11%

Source : Data from UBPR, May 2005 and the 2002 socio-economic survey conducted by the MINECOFIN.

As seen in Table 3.1 above, credit union membership makes up about 10-16% of the population for each location.

## SECTION FOUR: RESULTS

The following analysis is based on data collected from member surveys on economic and financial activities for the years 2002 and 2004. The results from the 2004 study includes information by credit union in addition to general results; this data was not available from the 2002 survey results.

### CREDIT UNION MEMBERSHIP

The table below (Table 4.1) shows membership information on credit unions surveyed. The total number of members as of March 2005 is 77,811 for the seven surveyed credit unions, a 33% increase compared to 2002.

Table 4.1 Growth in Credit Union Membership (March 31, 2005)								
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu	TOTAL
Creation date	1986	1985	1986	1986	1976	1990	1985	
Members (3/2002)	5,155	11,551	6,035	6,611	12,530	12,135	4,572	58,589
Members (3/2005)	7,330	13,445	8,860	9,276	15,557	16,191	7,152	77,811
Growth in Membership	42%	16%	47%	40%	24%	33%	56%	33%

### MEMBERS' CHARACTERISTICS

Table 4.2 below characterizes credit union membership. Length of membership has grown, from 5.8 years in 2002 to 6.2 years in 2004.

Regarding member level of satisfaction, Table 4.2 shows that in 2004, 89% of the members report being either very satisfied or satisfied with the credit union. This is an increase for the same indicator that was only 62% in 2002.

Most members continue to value close proximity to the credit union as the majority of members (55%) report walking as the means to get to the credit union. On average, the time used to travel to the credit union is 32 minutes.

Table 4.2 Members' Characteristics		
	2002 Members	2004 Members
	(n=351)	(n=350)
Average length of membership in years	5.8	6.2
Level of satisfaction (%)		
Very satisfied	15%	44%
Satisfied	47%	45%

<b>Table 4.2 Members' Characteristics</b>		
	2002 Members (n=351)	2004 Members (n=350)
Somewhat satisfied	33%	8%
Not at all satisfied	5%	3%
Transport to the credit union (%)		
Walking	62%	55%
Car	16%	8%
Bus	11%	22%
Bicycle- taxi	4%	8%
Bicycle	7%	7%
Minutes to arrive at the credit union (Average)		32

Table 4.3 presents the detail by credit union surveyed in 2004.<sup>2</sup> Average length of membership is highest at Nyamirambo Credit Union (Kigali), Nyamabuye Credit Union (Gitarama), and Muhima Credit Union (Kigali). These three credit unions each have an average length of membership that is greater than seven years.

Regarding the means of transportation used to go to the credit unions, most people walk. Even in the city of Kigali, the majority of people walk to their credit unions. The bicycle is the second most popular way, except in the city of Kigali, where more people use the bus as the second most popular means of transportation to the credit union.

<b>Table 4.3 Members' Characteristics by Credit Union – 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Average length of membership in years							
Years	4.8	7.2	4.7	7.4	7.6	5.0	6.4
Level of satisfaction (%)							
Very satisfied	41%	48%	30%	52%	34%	49%	52%
Satisfied	43%	50%	52%	32%	60%	45%	36%
Minimally satisfied	16%	2%	14%	8%	2%	4%	12%
Not at all satisfied	-	-	4%	8%	4%	2%	-
Transport to the Credit Union (%)							
Walking	60%	47%	37%	55%	79%	53%	61%
Car	6%	18%	10%	-	4%	11%	8%
Bus	2%	41%	36%	14%	4%	44%	4%
Bicycle-taxi	12%	-	6%	18%	17%	-	18%
Bicycle	20%	-	10%	12%	-	-	8%
Duration of the trip to the Credit Union (Average in minutes)							
Minutes	33	31	34	39	28	34	25

<sup>2</sup> This information was not available for the 2002 survey.

## REASONS TO BECOME A CREDIT UNION MEMBER

The 2004 follow up survey asked members why they became a member of the credit union. This was not investigated in the 2002 baseline study. As shown in Table 4.4 below, the majority of members are motivated by the safety of depositing their money in a savings account (77.4%) as well as access to credit available once one becomes a member (71.4%). Planning for the future is the third most important reason to join a credit union, as reported by 35% of the members.

Table 4.4 Reasons to Become a Credit Union Member	
	2004 Members
Security offered by the saving account	77%
Access to credit	71%
Planning for the future	35%
Interest gains	26%

Table 4.5 illustrates the reasons that members cite for joining each credit union. A significant percentage of members from Ngoma, Nyamabuye and Nyamirambo Credit Unions report planning their future as a reason to join: 58%, 44% and 40%, respectively.

Table 4.5 Reasons to Become a Credit Union Member – By Credit Union							
	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Security offered by the saving account	78%	67%	80%	94%	76%	69%	78%
Access to credit	66%	80%	64%	70%	66%	76%	78%
Planning for the future	18%	18%	58%	44%	40%	31%	36%
Interest revenue	34%	41%	16%	28%	12%	16%	32%

## MEMBERS' USE OF CREDIT UNION SERVICES

While all members rely on savings accounts at the credit unions, members also value direct deposit services and credit/loans, shown in Table 4.6 below. In 2004, as in 2002, very few members report use of programmed savings accounts such as pension, retirement, or housing savings. Similarly, remittance transfers remain low.

Table 4.6 Members' Use of Credit Union Services		
Credit Union Service	2002 Members	2004 Members
Saving	100%	100%
Credit	31%	38%
Salary Direct Deposit	37%	42%



Pension Direct Deposit	6%	6%
Retirement Savings Account	-	1%
Money Transfer between Credit Unions	-	2%
Housing Savings Account	-	3%
Other		1%

One in five Nyamirambo Credit Union members report use of pension accounts (22%), as seen in Table 4.7 below. This is the only credit union where members report a high use of this service. While all of the credit union members rely on savings and direct deposit savings services, 6% or fewer of members surveyed use programmed savings (retirement or housing).

<b>Table 4.7 Members' Use of Credit Union Services – By Credit Union 2004</b>							
Credit Union Service	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Saving	96%	78%	82%	92%	84%	88%	92%
Credit	32%	31%	34%	50%	22%	31%	64%
Salary Direct Deposit	30%	53%	64%	44%	30%	53%	22%
Pension Direct Deposit	6%	2%	2%	6%	22%	4%	-
Retirement Savings Account	2%	-	2%	-	-	-	-
Money Transfer between Credit Unions	4%	-	6%	4%	-	-	-
Housing Savings Account	2%	-	2%	4%	-	4%	6%

## MONTHLY HOUSEHOLD EXPENSES

Monthly member household expenditures are shown in Table 4.8 below. The primary expenses are for food, business and farming-related expenses.

Households paid 70% more per month in 2004 than in 2002 on household expenditures, FRW201,161 compared to FRW118,360. However, when adjusted for farm and business expenses, there is a slight decrease in expenditure in 2004 compared to 2002.

The highest expenditure items are business expenses, followed by food, gasoline, and school fees. Comparing expenditure on items across time, school fees and parties are two items with much higher expenditures in 2004 than in 2002.

About one third of member households report having a small garden, about the same in 2004 as in 2002.

<b>Table 4.8 Monthly Household Expenses</b>			
	2002 Members	2004 Members	% Change
% with a vegetable garden	33%	35%	7%
If yes, % of household food rations	49%	45%	-8%
<b>Monthly expenses</b>			
Household	118,360	201,161	70%
Per capita	17,753	39,260	121%
<b>Monthly expenses (including business and farm)</b>			
Household	265,943	223,275	-16%
Per capita	39,231	43,868	12%
<b>Specific Expenditures</b>			
House	24,364	17,634	-28%
Food	39,977	53,054	33%
Electricity and water	5,913	7,918	34%
Gasoline	2,938	6,234	112%
School fees	9,241	31,188	238%
Gas for vehicles	72,111	48,675	-33%
Family travels	6,804	15,086	122%
Medical expenses	3,528	6,186	75%
Clothing	6,974	10,175	46%
Transportation	8,947	11,394	27%
Celebrations/Parties	3,584	11,750	228%
Drinks	12,285	12,038	-2%
Leisure	5,093	8,720	71%
Farm expenses	5,992	14,569	143%
Business expenses	349,965	131,548	-62%
Domestic workers	5,994	7,467	25%
Telephone	10,413	10,208	-2%
Charcoal or wood	4,810	7,155	49%
Fuel for lighting	1,289	1,780	38%
Exchange rate	IUS\$= 450FRW	IUS\$= 560FRW	

Looking at household expenditure by credit union, Table 4.9 shows that member households of the Rubavu Credit Union spend almost double on household expenditures than what is reported by members at the Nyamabuye and Kigombe Credit Unions.

<b>Table 4.9 Monthly Household Expenses by Credit Union – 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
% with a vegetable garden	62%	16%	33%	59%	16%	10%	51%
If yes, % of household food rations	48%	27%	43%	53%	55%	48%	36%
<b>Monthly expenses</b>							

Average	150,012	254,068	178,753	143,982	220,239	196,466	264,796
Per capita	34,018	42,270	44,114	24,070	40,805	48,449	44,540
Monthly expenses (including farm and business expenses )							
Average	174,614	287,358	188,935	161,494	225,691	205,083	319,065
Per capita	38,364	48,351	51,850	27,203	39,629	46,529	52,262
Specific Expenditure							
Housing	6,694	35,909	18,917	16,568	11,083	20,458	17,888
Food	30,458	63,714	52,347	39,420	60,500	56,917	68,224
Electricity and water	5,755	9,314	6,034	4,831	11,632	7,638	9,229
Gasoline	112,000	8,472		867		3,125	21,000
School fees	31,378	88,255	15,048	12,510	23,845	19,348	30,867
Gas for cars	127,500	56,762	35,000	35,118	57,083	55,417	37,500
Family travels	12,858	10,864	21,562	4,551	21,409	14,474	20,105
Medical expenses	4,471	9,829	4,973	4,096	5,650	6,701	8,254
Clothing	7,492	23,731	7,460	5,673	8,232	8,807	9,748
Transport	10,137	9,707	8,981	8,745	15,845	12,636	13,678
Parties	23,966	14,240	6,176	4,754	6,923	19,355	7,755
Drinks	6,977	11,593	9,950	6,468	29,269	12,937	11,707
Leisure	4,883	9,534	7,242	3,383	27,817	6,000	8,506
Farm expenses	28,667	7,500	3,394	4,086	2,750	43,611	64,000
Business expenses	47,956	170,000	66,314	78,125	178,833	406,667	208,690
Domestic workers	11,173	7,022	6,104	5,923	7,323	7,268	9,064
Telephone	6,166	15,295	7,405	5,279	13,485	10,500	11,439
Charcoal or wood	5,607	8,245	6,013	5,360	6,648	7,348	10,214
Fuel for lighting	1,861	1,256	1,979	1,673	1,874	1,648	2,002

## HOUSEHOLD DEMOGRAPHICS

Members' households in 2004 have fewer people than reported in 2002. Table 4.10 shows that the average number of people in a member's household in 2002 was seven whereas in 2004 it was six people. The family structure in 2004 has two children, whereas in 2002, the family had three children.

The average member respondent age in 2004 is 39 years, one year higher than what was observed in 2002.

The educational level of members remains the same across time, at 10.5 years.

Looking at the member respondent's primary occupation, more than half of the respondents report wage income as the primary occupation.<sup>3</sup> There is a significant increase in members whose primary occupation is farming in 2004 (17%) as compared to 2002 (5%).

Demographic Indicator	2002 Members	2004 Members	% change
Average household size (no. of people)	7	6	-15%
Men	2	2	
Women	2	2	
Children (< 15 years)	3	2	
Age of respondents (average)	38	39	
Education level of respondents (years of schooling)	10.5	10.6	
Occupation of respondent (%)			
Employee	50%	53%	8%
Businessman/woman	35%	17%	-50%
Farmer	5%	17%	278%
Student	2%	3%	71%
Woman at home	3%	2%	-31%
Retiree	3%	4%	32%
Unemployed	1%	1%	-36%
Temporary work	2%	2%	-25%
% of other household members who are credit union members	23%	30%	33%

Table 4.11 breaks down member demographics by credit union. Most members at Rubavu Credit Union in Gisenyi are farmers (43%). Members of Ngoma Credit Union have an average of three more years of education/schooling than members at Nyamirambo Credit Union in Kigali. One reason for this could be due to the location of the National University of Rwanda, which is in Butare.

Demographic Indicator	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Average household size (no. people)	7	6	5	6	6	6	7
Men	2	2	2	2	2	2	2
Women	2	2	1	2	2	2	2
Children (<15 years)	3	2	2	2	2	2	3
Age of respondents (average)	38	39	38	40	43	36	39
Education level of	9.5	11.9	12.0	9.7	9.2	11.8	10.2

<sup>3</sup> It is important to note that in Rwanda, the term “salarié” refers to someone who has a monthly source of income – but does not indicate wealth or income level nor does it imply that the person has benefits in addition to his/her wages. The term salarié in Rwanda does indicate a non-day laborer.

respondents							
Occupation of respondent (%)							
Employee	51%	66%	76%	43%	45%	61%	34%
Businessman/woman	21%	29%	12%	12%	10%	16%	21%
Farmer	9%	4%	8%	33%	16%	10%	43%
Student	4%	-	4%	6%	2%	4%	-
Woman at home	9%	-	-	2%	4%	2%	-
Retiree	4%	4%	-	2%	16%	2%	-
Unemployed	-	-	-	-	4%	2%	-
Temporary work	2%	-	-	2%	2%	2%	2%
% of other household members who are credit union members	33%	25%	38%	28%	27%	37%	23%

## MEMBER SAVINGS ACCOUNTS

Table 4.12 shows that members' primary savings account type is passbook savings.<sup>4</sup>

The difference between member monthly savings deposits and withdrawals (savings balance) in 2004 is FRW111,363, compared to FRW88,065 in 2002. This is an increase in average savings balance of 26%.

Average members' savings deposits and withdrawals per month reported in 2004 are about three times what was reported in 2002.

Table 4.12 Savings Account Characteristics		
	2002 Members (n=661)	2004 Members (n=207)
Type (%)		
Passbook Saving	96%	96%
Term saving	3%	4%
Savings Balance (FRW)	88,065	111,363
Montly Savings Deposits (FRW)	141,768	449,092
Monthly Savings Withdrawals (FRW)	113,696	324,619
Exchange Rate	US\$1 = FRW450	US\$1 = FRW560

Table 4.13 provides more detail about member savings accounts by credit unions surveyed in 2004. Rubavu credit union members have the highest term savings use at 8%. Members in Kigombe Credit Union report a negative savings balance, or pattern of dissaving. All of the other credit union members report positive savings balances (deposits – withdrawals). Members of Nyamabuye Credit Union (Gitarama) deposit six times the amount that is deposited at Kigombe Credit Union (Ruhengeri), Nyamirambo Credit Union (Kigali) and Remera Credit Union (Kigali).

<sup>4</sup> The 2002 baseline study does not break up data from member and non-member households. As such, the comparison of data in Table 13 is not directly comparing 2002 member households with 2004.

Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Type (%)							
Passbook Saving	94%	97%	98%	96%	99%	97%	92%
Term saving	6%	3%	2%	4%	1%	3%	8%
Savings balance	-16,393	132,317	416,857	311,570	52,665	93,157	199,000
Monthly Savings Deposits	203,694	346,469	419,911	1,260,068	225,808	235,896	467,758
Monthly Savings Withdrawals	220,087	214,152	305,400	948,498	173,143	142,739	268,758
Exchange rate	US\$1=FRW560						

## FORMAL CREDIT DEMAND

Table 4.14 below shows characteristics of credit union member loan demand. About one in three members applied for a loan in 2004, a slight increase from what is reported for 2002. Of that third, more than 70% received the amount requested. The amount requested in 2004 is more than 2.5 times the average loan request in 2002.

While 13% received an unsecured loan in 2002, only 1% of members reported unsecured loans in 2004. This could be an indication of stricter loan application requirements. The primary security for loans in 2004, as in 2002, are homes and direct deposit members' salary.

About two thirds of the members surveyed did not apply for a loan. When asked why, nearly half of the respondents in 2004 reported that they did not need a loan.

	2002 Members	2004 Members
Applied for Loan	27%	36%
Amount requested (Average in FRW)	544,935	1,493,694
Members who have received the amount requested (%)	74%	71%
Amount of loans given (average FRW)	526,682	1,351,074
Type of Security/Guarantee	(n=191)	(n=120)
No guarantee	13%	1%
House	33%	35%
Saving	0%	1%
Physical assets	1%	6%
Salary	54%	47%
Reason(s) for not requesting a loan		
No need	33%	49%
No guarantee	22%	25%
Complicated procedure	9%	9%
Could not pay it back	5%	2%
High interest rate	3%	12%

Did not know how to apply	3%	5%
Afraid to take out a loan	6%	12%
No account	5%	
Credit suspended	6%	
Already have other loans	6%	
Other reasons	4%	

Broken down by credit union location, Table 4.15 shows that members of the Rubavu Credit Union (Gisenyi) had the highest loan application rate (68%). This same credit union approved more loans than other credit unions. With respect to unsecured loans, only Nyamirambo Credit Union gave unsecured loans.

<b>Table 4.15 Formal Credit Demand by Credit Union - 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Applied for Loan	30%	35%	22%	34%	27%	35%	68%
Amount requested (FRW)	761,333	2,030,889	1,138,000	1,333,076	647,500	1,197,333	2,167,647
% Members who received requested amount	73%	77%	67%	47%	50%	60%	91%
Average Loan Size (FRW)	724,133	1,878,388	894,583	1,288,117	485,454	726,000	2,096,912
<b>Type of Guarantee</b>							
No guarantee	-	-	-	-	8%	-	-
House	50%	30%	17%	25%	23%	27%	69%
Saving	-	-	-	-	-	7%	-
Physical assets	-	18%	-	17%	-	13%	3%
Salary	50%	65%	83%	43%	62%	53%	22%
<b>Reason(s) for not requesting a loan</b>							
No need	57%	20%	44%	23%	29%	57%	62%
No guarantee	7%	-	22%	23%	10%	26%	-
Complicated procedure	14%	-	4%	14%	10%	9%	-
Could not pay it back	-	-	7%	-	-	-	-
High interest Rate	-	-	-	-	10%	-	-
Did not know how to apply	-	-	-	5%	5%	-	23%
Afraid to take out a loan	-	-	11%	14%	-	4%	8%
No account	-	-	-	-	-	-	-
Credit suspended	-	-	-	-	-	-	-
Already have other loans	-	-	-	-	-	-	-
Other reasons	21%	-	4%	9%	-	-	-

## LOAN CHARACTERISTICS

Most members applied for loans for construction; 45% in 2004 and 53% in 2002. With respect to other loan purposes, Table 4.16 shows that in 2004 more business loans were requested, whereas fewer education loans were requested.

	2002 Members (n=191)	2004 Members (n=125)
Reason(s) for loan		
Construction	53%	45%
Business	13%	22%
Consumption	5%	10%
Others	18%	10%
Agriculture	2%	6%
Education	11%	6%

Broken down by credit union location, Table 4.17 shows that members in all but one of the credit unions (Nyamirambo) applied most frequently for construction loans. The members of Nyamirambo CU had the highest loan application for consumption loans.

Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Reason for loan							
Construction	57%	37%	58%	41%	23%	38%	53%
Business	14%	11%	8%	24%	31%	19%	35%
Consumption	-	16%	8%	6%	39%	19%	-
Others	14%	26%	8%	6%	8%	6%	3%
Agriculture	14%	-	-	18%	-	6%	6%
Education	-	11%	17%	6%	-	13%	3%

## INFORMAL CREDIT

Informal credit may be obtained from stores, employers, co-operatives, friends or neighbors, suppliers. Table 4.18 shows that fewer members requested informal loans in 2004 (8%) than in 2002 (62%).

The majority of informal credit in 2004 came from stores (50%), whereas in 2002, members report highest informal credit from friends or neighbors (40%).

Most informal credit (67%) is in the form of cash.

Consumption and business purposes were the primary reason for informal credit in 2004.



Average informal credit in 2004 was FRW156,143, 50% higher than what was reported in 2002. The 2004 informal loan request is significantly lower than what members received from the credit union in 2004 (FRW1,351,074) – please see Table 4.14.

<b>Table 4.18 Informal Loan Demand Characteristics</b>		
	2002 Members	2004 Members
Members who used informal credit	62%	8%
Source of Credit		
Store	34%	50%
Employer	4%	8%
Cooperative	10%	8%
Friend or neighbor	40%	13%
Supplier/Agro-industry	1%	4%
Other	11%	17%
Form of credit (%)		
Cash	67%	64%
Merchandise	33%	36%
Credit use (%)		
Business supplies	18%	36%
Consumption	31%	40%
Personal problems	43%	12%
Other	9%	16%
Loan amount (FRW)	105,624	156,143
Exchange Rate	US\$1 = FRW450	US\$1 = FRW560

Members in all of the seven credit unions report informal loans are primarily used for business and agricultural purposes. For members of the Muhima and Nyamirambo Credit Unions, the only source of informal credit is the employer, shown in Table 4.19 below. Kigombe Credit Union members received informal loans from stores, friends or neighbors, and members of the Ngoma Credit Union received informal credit from stores and co-operatives.

<b>Table 4.19 Informal Loan Demand Characteristics by Credit Unions – 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamirambo	Nyamabuye	Remera	Rubavu
Source (%)							
Store	50%	-	50%	-	45%	-	80%
Employer	-	100%	-	100%	-	-	-
Cooperative	-	-	50%	-	-	-	-
Friend or neighbor	50%	-	-	-	18%	-	-
Other					36%	-	20%
Form of credit							
Cash	100%	100%	80%	100%	45%	-	60%
Merchandise			20%		55%	-	40%
Use of credit (%)							
Farm supplies	50%		40%		30%	-	60%
Business	50%	100%	20%	50%	40%	-	40%

<b>Table 4.19 Informal Loan Demand Characteristics by Credit Unions – 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamirambo	Nyamabuye	Remera	Rubavu
Supplies							
Consumption			20%	50%	10%	-	
Others			20%		20%	-	
Loan amount (Average in FRW)	120,000	800,000	3,053,000	1,000,000	151,750	-	62,000
Exchange rate	US\$1=FRW560						

## INCOME SOURCES

Table 4.20 below presents member income sources. The primary income reported in 2004 is from monthly wages (53%) followed by business income (35%). Data for this was not available for the 2002 baseline study.

<b>Table 4.20 Source of Income (2004)</b>	
Sources of income (%)	2004 Members
Salary/wage	53%
Business	35%
Agriculture	20%
Temporary work	18%
Wages and salaries of other members of the household	15%
Rent collected	15%
Pension benefit	5%
Others	3%

Looking at income sources by credit unions, Table 4.21 shows that agriculture is a major source of income for members of the credit unions located outside of Kigali and Butare. Forty six percent of members of the Kigombe Credit Union surveyed report agriculture as an income source and 32% of members in Nyamabuye and 28% of members in Rubavu also reported agricultural income.

<b>Table 4.21 Source of Income by Credit Union - 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Salary/wage	50%	59%	76%	48%	48%	65%	28%
Business	34%	33%	20%	30%	32%	33%	60%
Wage/salary of other hh members	4%	12%	28%	14%	22%	18%	6%
Temporary work	14%	20%	14%	20%	20%	22%	18%
Pension benefit	4%	4%	2%	6%	18%	4%	-
Rent collected	16%	20%	12%	18%	14%	14%	14%
Agriculture	46%	4%	18%	32%	12%	-	28%
Others	8%	4%	6%	-	2%	-	2%

## MONTHLY INCOME

Average member household income is shown in Table 4.22. Members reported monthly household income in 2004 at FRW341,551, more than twice the income reported in 2002 (FRW160,771). While members have higher monthly income in 2004, expenditure in 2004 is also higher (please see Table 4.8). However, it appears that monthly income has increased at a rate faster than expenditure.

Table 4.22 Household Monthly Income		
	2002 Members (n=336)	2004 Members (n=315)
Total monthly income		
Household	160,771	341,551
Per capita	25,944	90,995
Exchange rate	US\$1=FRW450	US\$1=FRW560

Table 4.23 shows monthly household income sources by credit union. Members of Muhima Credit Union report the highest percapita monthly revenue (FRW93,611), twice what member respondents in Nyamirambo Credit Union report (FRW43,733).

Table 4.23 Household Monthly Income by Credit Union - 2004							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Total monthly income							
Household	332,808	596,693	342,737	286,757	238,111	340,759	270,073
Per capita	58,387	93,611	64,667	50,308	43,733	60,849	66,849
Exchange Rate	US\$1=FRW560						

## BUSINESS INCOME

Roughly one quarter (26%) of households in 2004 report income from business activities, whereby 61% of members in 2002 reported income from business activities. Table 4.24 below indicates that monthly revenue from business activities in 2004 is 50% lower than in 2002 (FRW288,020 compared to FRW536,445). This could be explained by the reduction in the number of store owners (29% in 2002 and 7% in 2004) and the increase in sales staff.

The most common type of activity of the member households is retail/sales. Primary commercial activities are from sales.

Table 4.24 Business Activities			
	2002 Members (n=213)	2004 Members (n=93)	% change
Type of business (%)			
Salesperson	46%	71%	54%

Storekeeper	29%	7%	-78%
Driver or cab driver	7%	9%	23%
Tailor	4%	5%	35%
Others	16%	9%	-46%
Monthly income (FRW)	536,445	288,020	-46%
Monthly expenses (FRW)	390,322	83,082	-79%
Employees (average)			
Total	2	2	
Of the household	1	1	

As seen in Table 4.25 below, the households of Muhima Credit Union members generate the highest income from business activities compared to other credit union member households.

Table 4.25 Business Activities by Credit Unions – 2004							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Type of business (%)	(n=13)	(n=11)	(n=10)	(n=13)	(n=11)	(n=14)	(n=21)
Salesperson	83%	58%	76%	75%	86%	56%	70%
Storekeeper	-	-	-	-	-	6%	22%
Driver or cab driver	8%	33%	-	17%	-	6%	-
Tailor	8%	8%	-	8%	7%	6%	-
Other	-	-	25%	-	7%	25%	9%
Monthly income (Frw)	438,333	750,000	130,000	367,083	81,969	76,917	233,194
Monthly expense (Frw)	79,778	164,333	46,667	80,740	21,433	35,727	106,736
Employees (average)							
Total	3	2	3	2	2	2	4
Household	2		2	1	2	2	9

## AGRICULTURAL INCOME

Table 4.26 provides a description of member household agricultural activities. Whereas 85% of members in 2002 reported agricultural activities, only 30% of households report on this in 2004. Comparing across time, one sees that member households in 2004 have much larger plot sizes than 2002 members.

Average agricultural income and agricultural expenditure increased between 2002 and 2004. This may be explained by the observation that per member household, there are more family members involved in agricultural activities in 2004 than in 2002. On average, one household member worked in agriculture in 2002 whereas in 2004, four household members are reported as working in agriculture.

<b>Table 4.26 Agricultural Activities</b>		
	2002 Members (n=299)	2004 Members (n=106)
Ares (average) (Ares is a land unit of measure in Rwanda)	131	4,190
Number of minutes to walk to plot (average)	64	50
Land tenure		
Formal title	72%	70%
Temporary	2%	55
No title	0%	1%
Rented	6%	5%
Family owned	19%	20%
Annual revenue (FRW)	80,849	278,848
Annual expenses (FRW)	36,693	114,401
Farm workers in the household (average)	1	4
Workers external to the household (average)	4	5

Table 4.27 gives specific information about member agricultural activities by credit union location. Members in Ngoma Credit Union have the largest plot sizes.

<b>Table 4.27 Agricultural Activities by Credit Union – 2004</b>							
Credit Union	Kigombe	Muhima	Ngoma	Nyamabuye	Nyamirambo	Remera	Rubavu
Ares (average)	233	796	12,130	9,880	2,568	335	148
Average no. of minutes to walk to plot	61	73	55	24	6	100	53
Land tenure							
Formal title	91%	75%	64%	48%	-	33%	95%
Temporary	-	25%	-	4%	13%	33%	5%
No title	3%	-	-	-	-	-	-
Rented	3%	-	9%	4%	25%	-	-
In the family	3%	-	27%	44%	63%	33%	-
Annual revenue (FRW)	322,764	123,333	103,375	178,087	735,000	216,677	264,000
Annual expenses (FRW)	91,181	84,667	330,900	74,463	105,666	82,333	91,080
Household farm workers	2	2	4	3	5	3	6
Non household farm workers	5	2	4	2	2	1	5

## MONTHLY SALARY/WAGES

Monthly household salary and wages constitute a principal source of income for credit union members as indicated in Tables 4.20 and 4.21. Salary and wages are important sources of collateral, and are reported as collateral for loans distributed to members (see Tables 4.15 and 4.16).

In 2004, average monthly wages per person were reported as FRW93,324 (US\$167), less than half of the 2002 reported figure of FRW182,579 (US\$406). While average monthly wages per person have decreased significantly across time, total household income has gone up, presenting the case that member households have diversified sources of income.

## LIVESTOCK

Table 4.28 shows that 43% of the 2002 member households surveyed owned livestock whereas 36% of 2004 member households report owning livestock. Cows have the highest price compared to other types of livestock, at an average price of FRW224,548.

Table 4.28 Livestock Ownership		
	Members 2002	Members 2004
% owns livestock	43%	36%
Cows	(n=81)	(n=96)
Number	6	6
Price (FRW)	116,146	224,548
Pigs	(n=6)	(n=40)
Number	7	6
Price (FRW)	35,833	16,353
Sheeps	(n=8)	(n=7)
Number	3	3
Price (FRW)	5,313	10,833
Goats	(n=52)	(n=84)
Number	4	5
Price (FRW)	9,202	16,816
Chickens	(n=67)	(n=81)
Number	9	10
Price (FRW)	1,746	1328
Exchange rate	US\$1 = FRW450	US\$1 = FRW560

Livestock ownership, broken down by credit union location in Table 4.29, indicates that Kigombe Credit Union member households own the most livestock of the credit unions surveyed (66%).

Table 4.29 Livestock Ownership by Credit Unions – 2004							
Credit Union	Rubavu	Kigombe	Nyamirambo	Ngoma	Muhima	Remera	Nyamabuye
% owns livestock	18%	66%	12%	30%	18%	10%	42%
Cows							
Number	27%	3%	3%	3%	12%	11%	2%
Price FRW	328,055	304,615	182,857	106,562	617,777	284,285	110,909
Pigs							
Number	-	30%	2%	1%	-	-	1%
Price FRW	-	47,857	30,000	6,714			7,478
Sheeps							
Number	-	4%	-	3%	2%	-	3%
Price FRW		8,000		8,000	20,000		9,667
Goats							
Number	8%	4%	8%	4%	19%	2%	2%
Price FRW	32,092	22,571	11,666	5,666	14,000	12,000	8,800
Chickens							
Number	12%	17%	2%	2%	13%	56%	4%
Price FRW	2,262	2,398	883	446	166	144	445

## HOUSEHOLD ASSETS

Table 4.30 shows members have more goods in 2004, however the value of the goods is less in 2004 than in 2002.

Table 4.30 Household Assets		
	2002 Members	2004 Members
Tractor		
% owners	NA	7%
Value (FRW)		266,667
Truck		
% owners	3%	10%
Value (FRW)	4,962,500	2,732,000
Small vehicles		
% owners	11%	20%
Value (FRW)	1,772,297	2,406,557
Motorcycle		
% owners	6%	12%
Value (FRW)	597,238	534,286
Bicycle		
% owners	16%	27%
Value (FRW)	38,912	35,334
Tools (shovel, hoe)		
% owners	58%	66%
Value (FRW)	1,678	1,514
Television set		
% owner	42%	51%
Value (FRW)	164,849	163,959

Table 4.30 Household Assets		
	2002 Members	2004 Members
Radio		
% owners	n/a	89%
Value (FRW)		50,834
Refrigerator		
% owners	29%	33%
Value (FRW)	169,753	142,642
Exchange rate	US\$1=FRW450	US\$1=FRW560

There is no great difference between the credit unions surveyed in 2004 with regard to household assets, as shown in Table 4.31.

Table 4.31 Household Assets by Credit Unions - 2004							
Credit Union	Rubavu	Kigombe	Nyamirambo	Ngoma	Muhima	Remera	Nyamabuye
Truck							
% owners	6%	-	2%	20%	2%	-	36%
Value (FRW)	6,000,000			3,250,000	1,800,000		875,000
Radio set							
% owners	90%	94%	78%	96%	88%	88%	88%
Value (FRW)	60,511	29,148	40,102	72,017	73,954	42,081	35,730
Motorcycle							
% owners	4%	-	4%	24%	12%	4%	36%
Value (FRW)	825,000		800,000	350,000	1,316,666	800,000	188,461
Bicycle							
% owners	32%	36%	4%	34%	10%	14%	62%
Value (FRW)	37,437	33,611	40,000	47,187	64,000	30,571	23,967
Tools (shovel, hoe)							
% owners	76%	82%	60%	64%	38%	56%	88%
Value (FRW)	1,429	1,731	1,246	1,190	1,442	2,291	1,305
Television set							
% owners	50%	24%	46%	62%	74%	48%	56%
Value (FRW)	171,583	162,833	200,173	132,241	173,055	193,750	117,082
Refrigerator							
% owners	18%	8%	30%	46%	36%	34%	40%
Value (FRW)	226,315	132,000	140,666	123,000	161,666	142,941	50,625

## LEVEL OF TRUST IN FINANCIAL SYSTEM

As was done in 2002, each survey respondent was asked to report on the level of security felt today compared to five years ago, as this can reflect on the trust people place in financial institutions. In general, the level of security expressed by credit union members has improved from 2002 to 2004, as seen in Table 4.32 below.

Table 4.32 General Feeling of Security Compared to Five Years Ago						
Credit Union	2002			2004		
	More secure	The same	Less secure	More secure	The same	Less



						secure
Rubavu	56%	33%	11%	84%	12%	4%
Kigombe	67%	31%	3%	66%	32%	2%
Nyamirambo	67%	32%	1%	90%	8%	2%
Muhima	67%	32%	1%	88%	12%	-
Remera	68%	29%	3%	85%	88%	6%
Nyamabuye	58%	36%	7%	92%	6%	2%
Ngoma	55%	40%	5%	78%	16%	6%
AVERAGE	62%	33%	4%	83%	14%	3%

Members were also asked to rate confidence and trust in various groups and institutions using a scale of 1 (no trust) to 5 (very high level of trust). By calibrating this to a 100 point scale, Table 4.33 shows how credit union members rate institutions in 2002 and 2004.

Members in 2004, as in 2002, reported highest levels of trust with the extended family and with credit unions. Credit union members in 2004 have a greater overall level of trust, regardless of institution or group, as compared to 2002.

Table 4.33 Trust in Various Groups				
Group	2002		2004	
	2002	Five years ago from 2002	2004	Five years ago from 2004
Extended family	82%	68%	86%	70%
Credit unions	70%	62%	86%	72%
Local government	72%	58%	78%	66%
Neighbors	70%	52%	76%	64%
Public radio / television channels / newsletters	62%	54%	66%	60%
Commercial banks	56%	46%	64%	50%
Foreigners	56%	46%	64%	52%
Private radio / television channels / newsletters	50%	42%	50%	56%

## GROUP MEMBERSHIP

The level of membership in groups and associations provides an indication of the importance of informal groups in daily life. As seen in table 4.34 below, the majority of surveyed members are still members of a mutual aid group in 2004, as was the case in 2002. The major increase in group membership is with church groups, from 12% to 29%.

Table 4.34 Group Membership of Household Members		
Type of group	2002 Members	2004 Members
Mutual aid group	29 %	22%
Solidarity group (tontine)	26 %	19%
Farmers's group	8 %	7%
Business association	5 %	8%
Artisan association	4 %	5%

Sports group	5 %	5%
Cultural group	2 %	3%
Church group	12 %	29%
Women's association	8 %	9%
Men's association	0 %	7%
School committee	7 %	15%
Administration committee	7 %	12%
Credit union board of directors	3 %	3%

Membership in associations for 2004 credit union members is broken down by credit union in Table 4.35. Members of Rubavu Credit Union and Kigombe Credit Union appear to be more involved with mutual aid groups, while Muhima Credit Union and Remera Credit Union members appear to be most involved in church groups.

**Table 4.35 Group Membership of Household Members by Credit Unions - 2004**

Credit Union	Rubavu	Kigombe	Nyamirambo	Ngoma	Muhima	Remera	Nyamabuye
Self help group	32%	36%	12%	22%	22%	18%	14%
Tontine	28%	34%	8%	14%	16%	12%	20%
Farmer's association	12%	8%	6%	10%	2%		14%
Business association	22%	10%	4%	2%	6%	6%	6%
Artisan association	6%	4%	8%	45	8%	4%	2%
Sports group	6%	2%	2%	6%	12%	6%	4%
Cultural group	2%	6%		2%	8%		4%
Church group	44%	66%	4%	12%	46%	27%	6%
Women's association	12%	12%	4%	2%	12%	10%	10%
Men's association	12%	18%	2%	2%	8%	4%	6%
School committee	22%	22%	2%	16%	22%	14%	6%
Community association	24%	18%	6%	10%	14%	8%	6%
Credit union board of directors	6%	6%	-	-	2%	-	6%

## RISK TOLERANCE

Members were asked to participate in a game to guess the outcome of a coin toss. If the coin was heads, then s/he would get a certain pay-out and if it was tails then s/he would have a different pay-out. This type of game is intended to better understand risk tolerance of members. For example, if members are willing to accept a very high pay-out (if coin face is heads) at the risk of a very high penalty (if coin face is tails), then this member would be characterized as very risk tolerant – a risk lover. If the member

preferred to take neither a win or a loss, then the member would be characterized as risk averse/risk intolerant.

Results are available only for the 2004 study, and are listed below in Table 4.36.

In general, most members are risk intolerant; they do not like to take risks. However, 44% of members at Nyamirambo Credit Union were very risk tolerant.

<b>Table 4.36 Risk Tolerance</b>		
Credit Union	Risk Averse	Risk Lover
Kigombe	36%	22%
Muhima	45%	8%
Ngoma	52%	34%
Nyamabuye	52%	26%
Nyamirambo	36%	44%
Remera	35%	33%
Rubavu	56%	8%
Total	45%	25%

## **CREDIT UNION MANAGERS' INTERVIEWS**

The survey leader conducted a brief interview at each of the seven credit unions in order to get an informal assessment of the impact of the work and intervention by WOCCU. The idea behind interviewing the managers was to gain a better understanding of how they viewed the technical assistance with the day-to-day operations as well as strategic planning and long term vision of the credit unions.

Six of the seven credit union managers had worked with the WOCCU team and it was from those six that the following information was obtained.

Regarding day-to-day operations, managers ranked the PEARLS Monitoring System highest. Prior to the introduction of PEARLS, managers reported that there was no basis for credit union decision making that was linked to international standards and norms. Managers reported that the PEARLS system enables them to report on the financial situation much more quickly and effectively, improving communication between managers and directors (board members).

Second to PEARLS, managers reported that loan policies and procedures were very useful in daily operations. The impact has been to reduce delinquency and provide a means to better analyse the loan applications and improve on collections procedures.

Third on the list of importance, managers reported business planning. It was noted, however, that there was not sufficient training and assistance from the WOCCU intervention.

Managers also reported an appreciation for marketing assistance with policies and promotions to grow the membership. Accounting was also listed, with credit given to both WOCCU and UBPR for this intervention.

## CONCLUSIONS

The intent of this report has been to compare and contrast baseline and impact follow up data on credit union member income, assets, savings, credit use, and reliance on other financial institutions in order to better understand members' economic situation across time and to assess the impact of WOCCU's intervention.

Results of this investigation lead to the following interpretation and implications:

### **Credit Union Membership**

Membership in the credit unions has increased by 33%. Within each credit union location, membership represents between 10-16% of the population. Members are more satisfied with the credit union than in the past. They value proximity of the credit union and mostly walk to the credit union. Average membership in the credit union is more than six years. More than three of every four members reported the safety of the credit union for their savings as a reason to join. This bears with it the responsibility that the credit union maintain safe and sound financial operations in order to safeguard members' deposits. There is an opportunity to expand membership and grow the credit union. This, however, should be done only following strict adherence to WOCCU safety and soundness principles, namely adhering to PEARLS monitoring system ratios.

### **Credit Union Services**

Passbook savings, credit and direct deposit service are the three most important services that credit union members use. While there has been a slight increase in use of programmed savings accounts across time, greater efforts need to be put forth to design and market products that are suited to members' needs. Financial planning was an important reason to become a member at the credit union. Looking at product development with respect to long term planning could be an option for the credit unions.

Average members' savings deposits and withdrawals per month reported in 2004 are about three times what was reported in 2002. The average savings balance in 2004 is 26% higher than in 2002. This could be evidence that members place more trust in the credit union for the safekeeping of their money.

### **Loan Demand**

Formal loan demand and approval is greater in 2004 than in 2002. The amount requested in 2004 is more than 2.5 times the average loan request in 2002. Given that credit union managers reported that lending and collections policies and procedures were an important intervention from WOCCU, it is feasible that this has accommodated greater loan approval due to better policies.

Eight percent of members in 2004 reported a significant reduction in informal credit demand, compared to 2002. This dramatic decrease in informal credit may be indicative

of the impact and outreach of formal lending institutions like credit unions to respond to members' lending needs.

### **Household Demographics**

Member household size is smaller. Average household size in 2004 is six people, compared to seven people in 2002.

The member respondent's primary occupation across time is listed as wage/salary. However, there is a significant increase in members whose primary occupation is farming in 2004 (17%) as compared to 2002 (5%). This indicates that credit unions have reached out further into the community, with a wider representation of occupations in the membership.

### **Member Income and Expenditure**

Members reported monthly household income in 2004 at FRW341,551, more than twice the income reported in 2002 (FRW160,771). Households paid 70% more per month in 2004 than in 2002 on household expenditure. This is an indicator that members are better off economically in 2004 than in 2002. Looking across difference income sources, it is evident that member households have a more diversified monthly income stream.

Roughly one quarter (26%) of households in 2004 report income from business activities, whereby 61% of members in 2002 reported income from business activities. Monthly revenue from business activities in 2004 is 50% lower than in 2002 (FRW288,020 compared to FRW536,445). This could be explained by the reduction of store owners (29% in 2002 and 7% in 2004) and the increase in sales staff.

Whereas 85% of members in 2002 reported agricultural activities, only 30% of households report on this in 2002. Comparing across time, one sees that member households in 2004 have much larger plot sizes than 2002 members. This suggests that member households in 2004 that are involved in agricultural earning activities are better off than what was observed in 2002.

In 2004, average monthly wages per person were reported as FRW93,324 (US\$167), less than 50% of the FRW182,579 (US\$406) that was reported in 2002.

### **Household Assets**

Members have more household goods in 2004, however the value of the goods is less in 2004 than in 2002. Fewer households in 2004 own livestock than in 2002.

### **Level of Trust in Financial System**

In general, the level of security expressed by credit union members has improved from 2002 to 2004. Members reported highest levels of trust with the extended family and with credit unions.

### **Group Membership**

The major increase in group membership across time was with church groups. It could be the case that interest in joining these associations is stronger where they provide mutual help, such as for social, financial or spiritual reasons.

### **Risk Tolerance**

In general, most members are risk intolerant; they do not like to take risks. Credit unions should be sure to include risk averse members in the development and pricing of new products.

## **RECOMMENDATIONS**

This report looked at seven pilot credit unions exclusively and measured impact by examining members. This is only part of the task. A follow up assessment should examine a mix of pilot credit unions with non pilot credit unions to assess the institutional impact of the strengthening.

WOCCU's five year program worked intensively with 17 of 149 credit unions in the UBPR system. It is now up to the UBPR to take the tools and training provided by WOCCU and expand it to more credit unions in the system. The 17 managers of these pilot credit unions are a critical force in ensuring that the technical assistance facilitated through WOCCU's involvement is passed on systemwide. Their value as trainers and team leaders is an important way to carry on the intervention that ended in 2005.

**Rwanda Banque Populaire  
2004**

*Bonjour, mon nom c'est..... Je suis un agent enquêteur envoyé par l'Union des Banques Populaires du Rwanda. Nous sommes en train de faire une étude sur les membres des banques populaires. Le but de cette étude est de renforcer le système des banques populaires et d'améliorer les services qu'elles offrent. Pour réussir cette mission, nous aimerions avoir des entretiens avec des personnes qui sont membres et Si vous le permettez, je voudrais vous demander quelques questions sur les activités économiques de votre ménage. Je vous assure que toutes vos réponses seront confidentielles. L'entretien durera a peu près une heure.*

**HHDATA**

**DATE:** \_\_\_\_\_ **CODE DU SUPERVISEUR :** \_\_\_\_\_

**Code de l'ENQUÊTEUR:** \_\_\_\_\_

**IDENTIFICATION DE L'ENQUETE**

Nom de la la Banque Populaire: \_\_\_\_\_

Age : \_\_\_\_\_ ans      Année de naissance \_\_\_\_\_

Sexe :  [1] Homme  [2] Femme

Profession / Fonction :

- |  |   |
|--|---|
| <input type="checkbox"/> (1) Salarié/e,                                  | <input type="checkbox"/> (2) Fermier/ère,                       |
| <input type="checkbox"/> (3) Homme/Femme d'affaire – e.g. propre patron, | <input type="checkbox"/> (5) Etudiant(e),                       |
| <input type="checkbox"/> (4) Ménager/ère avec salaire                    | <input type="checkbox"/> (7) Retraité/e sans pension,           |
| <input type="checkbox"/> (6) Retraité/e et qui reçoit une pension,       | <input type="checkbox"/> (8) Chômeur(se) si cherche un travail, |
| <input type="checkbox"/> (9) Travail temporaire,                         | <input type="checkbox"/> (10) Ménager/ère sans salaire.         |

Adresse :

Province : \_\_\_\_\_

District : \_\_\_\_\_

Secteur : \_\_\_\_\_



## I. QUESTIONS GENERALES

HHDATA

## 1. Quels services de la banque populaire avez vous utilisé en 2004? (cocher tous applicables)

- [1] Compte d'épargne       [2] Crédit  
 [3] Paiement de salaire       [4] Paiement de pension  
 [5] Épargne retraite       [6] Transfert entre Banques Populaires  
 [7] Épargne Logement       [8] Autre(s) \_\_\_\_\_

<b>2. si vous n'utilisez pas un ou plusieurs des services suivant à la banque populaire Veuillez indiquer pourquoi ?</b>	<b>Pourquoi ?</b> [1] Je ne savais pas qu'il existe, [2] Je savais qu'il existe, mais je n'ai pas besoin de ce service [3] Je savais qu'il existe, mais je ne comprends pas ce service, [4] Je savais qu'il existe, mais j'ai peur d'utiliser ce service, [5] Je savais qu'il existe, mais c'est trop compliqué
1. Compte d'épargne	
2. Crédit	
3. Paiement de salaire	
4. Paiement de pension	
5. Épargne retraite	
6. Transfert entre Banques Populaires	
7. Épargne Logement	
<b>3. Est-ce qu'il y a d'autres services que vous voudriez utiliser à la Banque, mais qui n'existent pas en ce moment? <input type="checkbox"/> [1] Oui <input type="checkbox"/> [0] Non</b>	
<b>Si oui, Lesquels ? (cocher tous applicables)</b>	
<input type="checkbox"/> [1] Compte de chèque	
<input type="checkbox"/> [2] Caution solidaire	
<input type="checkbox"/> [3] Emettre un cheque	
<input type="checkbox"/> [4] Assurance	
<input type="checkbox"/> [5] Toucher un chèque	
<input type="checkbox"/> [6] Découvert	
<input type="checkbox"/> [7] Transfert d'argent avec d'autre banques	
<input type="checkbox"/> [8] Procuration	
<input type="checkbox"/> [9] Domiciliation des ordres de paiement	
<input type="checkbox"/> [10] Autres (spécifier)	
<input type="checkbox"/> [11] Crédit documentaire	
<input type="checkbox"/> [12] ATM (guichet automatique)	

## 4 Quelles sont les raisons qui vous ont poussées à être membre ? (cocher tous applicables)

- [1] Sécurité de votre argent dans un compte d'épargne  
 [2] Accès au crédit       [3] Profiter des intérêts  
 [4] Planifier pour l'avenir       [5] Autre (préciser) \_\_\_\_\_

**5 Avez-vous utilisé des services des banques autres que votre banque populaire?**

[1] Oui  [0] Non

**Si oui:** ⇒ Quel service(s) (cocher tous applicables)

- [1] Compte d'épargne                       [2] Compte de chèque  
 [3] Crédit                                       [4] Paiement de salaire  
 [5] ATM     [6] Encaisser une cheque  
 [7] Transfert de l'argent                   [8] Paiement(s) de factures  
 [9] Crédit documentaire                   [10] Autre(s) \_\_\_\_\_

**6 Quelles sont les sources de revenus de votre ménage pendant l'année 2004?**

(Cocher tous applicables)

- [1] Salaire mensuel                               [2] Commerce  
 [3] Agriculture                                       [4] Pension  
 [5] Salaires d'autres membres du ménage       [6] Loyer  
 [7] Petits travaux et travaux temporaires       [8] Autre(s) \_\_\_\_\_

**7 Avez-vous utilisé les moyens suivants pour payer vos dépenses du ménage ordinaire en 2004?**

(cocher tous applicables)

- [1] Crédit formel.                               [2] Crédit informel.  
 [3] Crédit sur salaire                               [4] Épargnes  
 [5] Aide des amis ou personnes généreuses.

**8 Avez-vous un champ dont vous exploitez pour la nourriture à la maison ?**

[1] Oui  [0] Non

**Si oui:** ⇒ Ça représente quelle proportion de la ration de la maison en 2004? \_\_\_\_\_ %

**9 Avez-vous contracté un crédit pendant l'année 2004?**

[1] Oui  [0] Non

**Si oui:** ⇒ Lesquels? (Cocher tous applicables)

- [1] Crédit formel                               [2] Crédit informel  
 [3] Don d'un membre de la famille  [4] Autre(s) \_\_\_\_\_

## II. DÉPENSES NORMALES

HHDATA

10: A combien estimez vous les dépenses de votre ménage chaque mois?		RWF
En moyenne, que coûtent les dépenses suivantes pour le ménage en 2004?	Coût (RWF)	Coût (RWF)
[1] Maison (loyer ou location vente)	Mois	Année
[2] Nourriture	Mois	Année
[3] Électricité et l'eau	Mois	Année
[4] Gaz	Mois	Année
[5] Frais scolaires	Mois	Année
[6] Essence et entretien pour la voiture	Mois	Année
[7] Dons aux membres de la famille	Mois	Année
[8] Soins médicaux	Mois	Année
[9] Vêtements	Mois	Année
[10] Transport	Mois	Année
[11] Fêtes (mariage, funèbre)	Mois	Année
[12] Boissons (vous, visiteurs)	Mois	Année
[13] Loisirs	Mois	Année
[14] Approvisionnements pour la ferme	Mois	Année
[15] Approvisionnements pour le commerce	Mois	Année
[16] Travailleurs dans la maison	Mois	Année
[17] Téléphone	Mois	Année
[18] Charbon ou bois	Mois	Année
[19] Pétrole pour la lumière	Mois	Année
[20] Autre	Mois	Année
[21] Autre	Mois	Année
<b>TOTAL</b>		Année

## HHDATA

## III. DEPENSES EXTRAORDINAIRES

<b>11 : Quelles étaient vos dépenses extraordinaires et imprévues en 2004?</b>		
1	Investissement en agriculture (achat de terre, semences, etc)	
2	Investissement pour commerce	
3	Construction de maison	
4	Naissance	
5	Mariage	
6	Déménagement	
7	Voyages	
8	Autres	

<b>12: Comment avez-vous payé ces dépenses extraordinaires et imprévues en 2004?</b>		
1	Salaire mensuel	1 : Oui ; 2 : non
2	Commerce	1 : Oui ; 2 : non
3	Agriculture	1 : Oui ; 2 : non
4	Pension	1 : Oui ; 2 : non
5	Salaires d'autres membres du ménage	1 : Oui ; 2 : non
6	Loyer	1 : Oui ; 2 : non
7	Petits travaux et travaux temporaires	1 : Oui ; 2 : non
8	Crédit formel.	1 : Oui ; 2 : non
9	Crédit informel.	1 : Oui ; 2 : non
10	Crédit sur salaire	1 : Oui ; 2 : non
11	Épargnes / compte courant	1 : Oui ; 2 : non
12	Aide des amis ou personnes généreuses.	1 : Oui ; 2 : non
13	Autre(s)	

#### IV. DÉMOGRAPHIQUES DE LA MAISON

13. Combien de personnes habitent dans votre ménage en 2004? \_\_\_\_\_ personnes

14. (veuillez remplir ce tableau et utilisez les codes qui sont en bas du tableau pour spécifier les relations avec le répondant, occupation, Niveau d'étude ou service utilisé à la banque populaire)

Membre de ménage et relation au répondant <sup>1</sup>	Chef de la maison 1 : Oui, 2 : Non	Sexe (M ou F)	Age (en ans)	Occupation Principale <sup>2</sup>	Occupation Seconde <sup>2</sup>	Niveau d'éducation (en années) <sup>3</sup>	Membre d'une banque populaire? 1 : Oui, 2 : Non ; 3 : Je ne sais pas	Si oui, quels services utilisent-ils? <sup>4</sup>
1 (Répondant)								
2 (époux (se))								
3 ( )								
4 ( )								
5 ( )								
6 ( )								
7 ( )								
8 ( )								
9 ( )								
10 ( )								
11 ( )								

<sup>1</sup> Relation: (E) époux(se), (F) fils/fille, (M) mère, (P) père, (S) sœur, (FR) frère, (N) nièce/neveu, [C] cousin(e), (BM1) maman de son père, (BM2) la maman de son mari(e) (BP1) mari de sa maman, (BP2) le papa de son mari(e), (BS) belle-sœur, (BF) beau-frère, (PF) petit-fils(elle), (A) ami(e), (T) travailleur, (O) Orphelin.

<sup>2</sup> Occupation: catégorisation devrait être Salarié (1), Fermier (2), Homme/Femme d'affaire – e.g. propre patron (3), Ménager (4), Etudiant(e) (5), Retraité et qui reçoit une pension (6), Retraité sans pension [7], Chômeur(se) (8) si cherche un travail, Travail temporaire(9), bébé si trop jeune pour aller à l'école(10), Ménager sans payer (11).

<sup>3</sup> Niveau d'étude : 1) Analphabète, (2) Primaire (complet et incomplet), (3) Secondaire (complet et incomplet), (4) Universitaire et Post Secondaire, (98) Autres

<sup>4</sup> Services utilisés: (1) Compte d'épargne, (2) Crédit, (3) Paiement de salaire, (4) Paiement de pension, (5) Épargne retraite, (6) Transfert entre Banques Populaires, (7) Épargne Logement

V. SERVICES DE LA BANQUE POPULAIRE **HHDATA**

<b>15. Depuis quand êtes-vous membre?</b>	Depuis .....
<b>16. Êtes-vous satisfait de votre banque populaire?</b> <input type="checkbox"/> [1]. Très satisfait <input type="checkbox"/> [2]. Satisfait <input type="checkbox"/> [3]. Peu satisfait <input type="checkbox"/> [4]. Pas du tout satisfait	
<b>17. Quel mode de transport utilisez-vous d'y aller?</b> <input type="checkbox"/> [1]. Pied <input type="checkbox"/> [2]. Taxi vélo <input type="checkbox"/> [3]. Voiture <input type="checkbox"/> [4]. Bicyclette <input type="checkbox"/> [5]. Bus <input type="checkbox"/> [6]. Autre (spécifier)	
<b>18. Combien de minutes mettez vous pour aller à votre banque populaire ?</b>	(No. minutes)

## VI. COMPTES ACTUELS

**CONTE**

19. (Remplir pour tous les comptes, épargne et chèque, que les membres de la maison ont dans toutes les banques).

	Compte1	Compte2	Compte3	Compte4
<b>1. Où est le compte?</b> 1. Banque Populaire 2. Banque Commerciale 3. Coopérative (spécifier) 4. Autre (spécifier)				
<b>2. Quel est le type de compte:</b> 1. Épargne à terme 2. Épargne (compte à vue) 3. Courrant 4. Crédit documentaire 5. BCDI Cash 6. Compte en dollar 7. Autre (spécifier)				
<b>3. Sur quel nom est le compte?:</b> 1. Répondant 2. Epoux (se) 3. Répondant et époux(e) 4. Fils (lle) 5. Autre (spécifier)				
<b>4. Combien d'argent était déposé sur ce compte chaque mois en 2004?</b>	FRW	FRW	FRW	FRW
<b>5. Combien d'argent était retiré de ce compte chaque mois en 2004?</b>	FRW	FRW	FRW	FRW
<b>6. Calcul le solde moyenne mensuel en 2004</b>	FRW	FRW	FRW	FRW
<b>8. Calcul le solde moyenne mensuel en 2004 (Note : le calcul sera fait par l'ordinateur)</b>				

## VI. CRÉDITS FORMELS

20.

<b>1. Avez-vous demandé un crédit de la banque populaire en 2004?</b>	1. Oui 2. Non (sauter à 7)
<b>2. Si oui, Quel était l'objet du crédit?</b> 1. Commerce 2. Agriculture 3. Education 4. Consommation 5. Construction 6. Autre (spécifier)	
<b>3. Combien d'argent a été demandé?</b>	
<b>4. Combien d'argent a été octroyé?</b>	
<b>5. Est-ce que vous avez reçu le montant sollicité?</b> Calcul de la différence entre. (Note : le calcul sera fait par l'ordinateur)	
<b>6. Quel type de garantie a été donné?</b> 1. Pas de garantie 2. Maison 3. Epargne 4. Bétails/Volaille 5. Caution solidaire 6. Biens, meubles, et équipement 7. Salaire 8. Autres (à spécifier)	
<b>7. Si non, pourquoi pas?</b> 1. je n'en avais besoin 2. n'octroi pas de petits montant 3. pas de garantie suffisant 4. n'octroi pas un montant important 5. la procédure est trop compliqué 6. je ne connais pas les procedures 7. ne pouvais pas le payer 8. Peur de prendre un crédit 9. le taux d'intérêt trop élevé 10. Autres (specifier)	
<b>8. Avez-vous demandé un crédit d'une banque différente que votre banque populaire en 2004?</b>	1. Oui (aller à 21) 2. Non
<b>9. Si oui, Quel était l'objet du crédit?:</b> 1. Commerce 2. Agriculture 3. Education 4. Consommation 5. Construction 6. Autre (spécifier)	
<b>10. Combien d'argent a été demandé?</b>	

<b>11. Combien d'argent a été octroyé?</b>	
<b>12. Est-ce que vous avez reçu le montant sollicité?</b> <b>Calcul de la différence entre.</b> <b>(Note : le calcul sera fait par l'ordinateur)</b>	
<b>13. Quel type de garantie a été donné?</b> <ol style="list-style-type: none"> <li>1. Pas de garantie</li> <li>2. Maison</li> <li>3. Epargne</li> <li>4. Bétails/Volaille</li> <li>5. Caution solidaire</li> <li>6. Biens, meubles, et équipement</li> <li>7. Salaire</li> <li>8. Autres(à spécifier)</li> </ol>	



## VIII. CREDITS INFORMELS

## CREDINFO

21. En 2004, est-ce que vous ou un autre membre du ménage a pris un crédit informel, par exemple DANS UN MAGASIN, EN PROVISIONS OU EN MARCHANDISE, D'UN FOURNISSEUR, OU D'UN VOISIN?					1. Oui 2. Non (sauter à la section IX)
	Crédit 1	Crédit 2	Crédit 3	Crédit 4	Crédit 5
<b>1. Source de crédit</b> 1. Magasin 2. Employeur 3. Cooperative (non financière) 4. Ami(e)/voisin(e) 5. Agri-industrie 6. Aut(specifier)					
<b>2. Quelle sorte de crédit est-il?</b> 1. Espèces 2. Marchandise					
<b>3. Qui a reçu le crédit?</b> 1. Répondant 3. Les deux 2. Epoux(se) 4. Autre membre de la maison					
<b>4. Utilisation du crédit</b> 1. Provision agricole 2. Provision ou marchandise pour commerce 3. Biens de consommations ou usage personnel 4. Problème personnel 5. Autre (spécifier)					
<b>5. Durant quel mois est-ce que le crédit a commencé?</b>					
<b>6. Quel a été le montant de crédit (la valeur de marchandise) en 2004?</b>					
<b>7. Combien de fois receviez-vous ce crédit?</b> 1. Chaque jour 5. Chaque six mois 2. Chaque semaine 6. Chaque année 3. Chaque mois 7. Seulement une fois 4. Chaque trimestre					
<b>8. Combien faut-il payer chaque terme, et quel est le terme de paiement?</b>	Combien	Combien	Combien	Combien	Combien
(Si il faut payer tout à la fin du terme, mettez "3" dans la boîte marquez "Combien.")	1. An 2. 6 mois 3. Trimestrial 4. Mois 5. Semaines 6. Jours	1. An 2. 6 mois 3. Trimestrial 4. Mois 5. Semaines 6. Jours	1. An 2. 6 mois 3. Trimestrial 4. Mois 5. Semaines 6. Jours	1. An 2. 6 mois 3. Trimestrial 4. Mois 5. Semaines 6. Jours	1. An 2. 6 mois 3. Trimestrial 4. Mois 5. Semaines 6. Jours
<b>10. Combien d'argent (au total) devez-vous payer en plus du montant/valeur reçu?</b>	Combien	Combien	Combien	Combien	Combien
<b>11. Quand est-ce que vous aurez tout payé?</b> 1. Déjà payé 2. Fin 2005 3. En 2006 4. Ne sait pas					

## IX. REVENU DU COMMERCE

## COMMERCE

Y a t il un membre du ménage qui a fait du commerce en 2004?			1. Oui 2. Non (Sauter à la section X)
	Répondant ou Personne 1	Epoux (se) ou Personne 2	Personne 3
<b>1. Type de commerce</b> 1. Vendeur/se de marchandise 2. Magasinier 3. Chauffeur / Taxi 4. Tailler 5. Autre (spécifier)			
<b>2. Êtes-vous le propriétaire ?</b> 1. oui 2. non			
<b>3. Combien y a t il d'employés?</b>			
<b>4. Quels est le nombre d'employés qui sont membre du ménage?</b>			
<b>5. Valeur de: Bâtiment ou loyer payé</b>			
<b>6. Équipement</b>			
<b>7. Moyen de transport (Véhicules)</b>			
<b>8. Autre (spécifier)</b>			
<b>8. Est-ce qu'il y a eu des nouveaux investissements pour améliorer le commerce en 2004 ?</b> 1. Oui 2. Non			
<b>9. Quel a été le revenu du dernier trimestre 2004?</b>			
<b>10. Quels ont été les dépenses du dernier trimestre 2004 (inclus les impôts)?</b>			
<b>11. Voudriez-vous faire les améliorations cette année ?</b> 1. Oui 2. Non			

## X. REVENU DES ACTIVITES AGRICOLES

## AGRICOLE

Y a t il un membre du ménage qui a fait des activités agricoles en 2004?	Oui Non (Sauter à la section XI)		
	Terrain 1	Terrain 2	Terrain 3
<b>1. Aire (ares)</b>			
<b>2. Combien de temps prenez-vous pour aller à ce terrain?</b>	No. Minutes	No. Minutes	No. Minutes
<b>3. Titre de terrain</b> 1. Titre définitif 2. Titre provisoire 3. Sans titre 4. Loué 5. Dans la famille 6. Autre(spécifie)			
<b>4. Quel serait le prix de vente de votre terrain?</b>			
<b>5. Quel est le revenu reçu en 2004 pour les produits agricoles vendus? FRW</b>			
<b>6. Quelles ont été les dépenses en 2004 pour les activités agricoles sur ce terrain?</b>			
<b>7. Qui travaille sur ce terrain?</b>  (Indiquez le nombre des personnes)	_____ du ménage  _____ pas du ménage	_____ du ménage  _____ pas du ménage	_____ du ménage  _____ pas du ménage
<b>8. Est-ce qu'il y a eu quelque chose extraordinaire en 2004</b> 1. voleurs 2. pestes 3. maladies de travailleurs 4. sécheresse 5. autre (spécifier)			

## XI. SALARIES DU MENAGE

**SALAIRE&SOURCE**

Pourriez-vous me dire quels ont été les salaires, approximativement, des membres de la maison en 2004 (y compris travaux temporaires)?							
Répondant	Personne 2:	Personne3:	Personne 4:	Personne5:	Personne6:	Personne7:	Personne8:
RWF	RWF	RWF	RWF	RWF	RWF	RWF	RWF
Pourriez-vous me dire combien d'argent, en moyenne, les membres du ménage contribuent aux dépenses du ménage chaque mois?							
Répondant	Personne 2:	Personne3:	Personne 4:	Personne5:	Personne6:	Personne7:	Personne8:
RWF	RWF	RWF	RWF	RWF	RWF	RWF	RWF

## XII. AUTRES SOURCES DE REVENUE OU D'AIDE

**SALAIRE&SOURCE**

Est-ce que vous, votre époux (se), ou autres membres de la maison avez reçu autre revenu, aide, ou assistance en 2004?	
<b>Pension</b>	
<b>Loyer</b>	
<b>Héritage</b> (essayez d'estimer la valeur)	
<b>Cadeaux et dons</b> (essayez d'estimer la valeur)	
<b>Aide Alimentaire</b> (essayez d'estimer la valeur)	
<b>Autre (spécifier)</b>	

## XIII. ACTIFS

**HHDATA**

Y-a-t-il un membre du ménage qui a fait de l'élevage ?		<input type="checkbox"/> [1] Oui / Yego <input type="checkbox"/> [0] Non / Oya (jya ku gice gikurikira)
<b>Ubwoko bw'itungo</b> Type d'animal	<b>Ubu hari angaha ?</b> Combien y a-t-il maintenant? (en 2004)	<b>Ugurishije itungo rimwe, waritanga ku kihe giciro ?</b> Si vous vendez un animal, quel prix receviez-vous? (en 2004)
<b>Inka / Vaches</b>		
<b>Ingurube/ Porcs</b>		
<b>Intama / Moutons</b>		
<b>Ihene / Chèvres</b>		
<b>Inkoko / Poules</b>		
<b>Ayandi / Autres</b>		

**BIENS**

<b>Ubwoko bw'ikintu</b> Type de bien	<b>Afite bingahe (umubare)</b> Combien en a-t-il? (Nombre)	<b>Icyo kintu gifite agaciro kangana iki ? (FRW) Quel est la valeur de ce bien?</b>	<b>Ese icyo kintu yakiguze mu mafaranga y'inguzanyo ? (yego cyangwa oya) Avez-vous reçu un crédit pour acquérir ce bien? (oui ou non)</b>	<b>Niba ari yego, aho inguzanyo yo kugura icyo kintu yaturutse</b> Si oui, source de crédit pour l'achat de ce bien
<b>Imashini ighinga</b> Tracteur				
<b>Ikamyo</b> Camion				
<b>Amatari</b> Voitures				
<b>Ipikipiki</b> Motocyclette				
<b>Igare</b> Bicyclette				
<b>Igiyo</b> Pelle				
<b>Isuka</b> Houe				
<b>Ikindi gikoresho cy'akazi</b> Autre outil				
<b>Televiziyo</b> Télévisions				
<b>Furigo</b> Frigidaire				
<b>Amaradiyo</b> Radio sets				
<b>Ibindi (bisobanure)</b> Autres (spécifier)				

**XIV. ICYIZERE / CONFIANCE****CONFIANCE**

L'objectif de questions suivantes est de mieux cerner climat politique et économique pour nous donner une idée sur le niveau de confiance de sociétaires autour de leurs banques populaires.

<p><b>Iyo utari mu rugo, ugereranyije n'imyaka itanu ishize, wumva ufite umutekano kurushaho, umutekano wawe usa nudahinduka, umutekano wawe ari muke?</b> Aujourd'hui, comparé aux cinq dernières années, vous sentez-vous plus en sécurité, à peu près de même, moins en sécurité?</p>	<p><input type="checkbox"/> [1] Umutekano mwinshi Plus en sécurité</p> <p><input type="checkbox"/> [2] Umutekano udahinduka De même</p> <p><input type="checkbox"/> [3] Umutekano muke Moins en sécurité</p>
--	--

**Ngiye kuvuga abantu n'amatsinda atandukanye. Ndifuzza kumenya ukuntu wumva ubafitiye icyizere, ubu no mu myaka itanu ishize. Koresha ikigeranyo cyo kuva kuri << 1 >> kugeza kuri << 5 >>.**

Je vais nommer des personnes et groupes différents. Je voudrais savoir combien vous avez confiance en eux, maintenant et il y a cinq ans passés. Utilisez l'échelle de "1" à "5."

- [1] Nta cyizere Pas de confiance  
 [2] icyizere gike Pas beaucoup de confiance  
 [3] icyizere gihagije Assez confiance  
 [4] icyizere cyinshi Beaucoup de confiance  
 [5] icyizere cyose Confiance totale

	<b>Ubu</b> Maintenant	<b>Muri 2000</b> En 2000
<b>Umuryango muri rusange</b> La famille élargie		
<b>Banki z'Ubucuruzi</b> Banques Commerciales		
<b>Abaturanyi</b> Voisins		
<b>Ubuyobozi bw'ibanze</b> Gouvernement locales		
<b>Abanyamahanga</b> Étrangers		
<b>Banki z'Abaturage</b> Banques Populaires		
<b>Ibinyamakuru/radiyo/televiziyo bya Leta</b> Les journaux/radio/télévision publiques		
<b>Ibinyamakuru/radiyo/televiziyo byigenga</b> Les journaux/radio/télévision privés		

#### **XV. KUJYA MU ITSINDA / ADHÉSION DU GROUPE**

#### **ADHESION1**

*Utekereje ku bantu bafite imirimo ibyara imyungu mu rugo ni abahe bagize amatsinda akurikira. / Pensez aux personnes les plus actives économiquement dans la maison. Est-ce que ces personnes sont membres des groupes suivantes ?*

<b>Ese hari uwo mubana mu rugo uri mu bagize amatsinda akurikira ?</b> Est-ce qu'il y a quelqu'un du ménage qui est membre des groupes suivantes ?	Si oui, répondre aux questions suivantes :	
	<b>Abagize itsinda ni bande ?</b> Quel est la composition du groupe?  <b>[1] Abagore</b> Femmes <b>[2] Abagabo</b> Hommes <b>[3] Bombi</b> Les deux	<b>Ese hari umugabane utangwa kugira ngo umuntu ajye mu itsinda ?</b> Est-ce qu'il y a une contribution pour être membre ? <b>Niba ari yego, ni amafaranga angaha ?</b> Si oui, combien ? <b>Niba ari oya, ni abusa.</b> Si non, mettez 0

<b>[1]Itsinda ryo gufushanya</b> Groupe d'entraide	<input type="checkbox"/> [1] Yego / Oui <input type="checkbox"/> [2] Oya / Non <input type="checkbox"/> [3] Simbizi /Ne sais		
<b>Itsinda ryo kwizigamira</b> Groupe Solidaire (tontine)	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Ishyirahamwe ry'ubuhinzi</b> Association agricole	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Ishyirahamwe ry'ubucuruzi</b> Association commerciale	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Ishyirahamwe ry'imyuga</b> Association artisanale	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Itsinda ry'imikino</b> Groupe sportif	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Itsinda ndangamuco</b> Groupe culturel	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Itsinda rya Kiliziya</b> Groupe d'église	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Ishyirahamwe ry'abagore</b> Association des femmes	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Ishyirahamwe ry'abagabo</b> Association des hommes	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Komite y'ishuri</b> Comité d'école	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Komite y'ubutegetsi bw'aho utuye</b> Comité de l'administration Locale	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		
<b>Urwego rushinzwe gucunga cyangwa kugenzura Banki z'Ataburage</b> Organe de gestion ou de contrôle des Banques Populaires	<input type="checkbox"/> [1] Yego <input type="checkbox"/> [2] Oya <input type="checkbox"/> [3] Simbizi		

## XVI. IHITAMO RYO KWIGEREZAHO / PRÉFÉRENCES DE RISQUE

*Sobanura ikibazo cya mbere ubazwa agisubize hanyuma ubone kujya ku kibazo cya kabiri ubigenze utyo hanyuma ubone kujugunya igiceri cya mirongo itanu hejuru.*

Pour les enquêteurs, présenter la situation, poser le premier cas, laisser le répondant répondre, poser le deuxième cas, laisser le répondant répondre, finalement lancer la pièce de monnaie.

<p><b>Ngiye kukubaza ibyo wahitamo ku bibazo bikuriukira. Muri buri kibazo, harimo uburyo butanu, kandi ushobora, guhitamo gusa uburyo bumwe. Numara gusubiza ibi bibazo <u>bibiri</u>, buri buryo buraza kwemezwa no kujugunya igiceri cya mirongo itanu hejuru.</b></p> <p>Je vais vous demander vos choix sur deux questions. Dans chaque question, il y a cinq options, et vous pouvez choisir seulement une option. Après que vous avez répondu aux <u>deux</u> questions, chaque option va être décidée par le lancement d'une pièce de 50 RWF.</p>	
<p><b>I. Itamo gusa bumwe mu buryo bukurikira: / Choisissez seulement <u>une</u> des options suivantes:</b></p>	
A	500 FRW nta gukina / sans jouer.
B	800 FRW niba haje uruhande rw' « ikirangantego » na si le resultat de la lancée de la monnaie est “emblem” et 400 FRW niba haju uruhanda rw' « ikigori » /si le resultat de la lancée de la monnaie est “mais”
C	1100 FRW niba haje uruhande rw' « ikirangantego » na 300 FRW niba haju uruhanda rw' « ikigori »
D	1400 FRW niba haje uruhande rw' « ikirangantego » na 200 FRW niba haju uruhanda rw' « ikigori »
E	1700 FRW niba haje uruhande rw' « ikirangantego » na 100 FRW niba haju uruhanda rw' « ikigori »
<p><b>II. Itamo gusa bumwe mu buryo bukurikira: / Choisissez seulement <u>une</u> des options suivantes:</b></p>	
A	0 FRW Kudakina / Pas jouer
B	300 FRW niba haje uruhande rw' « ikirangantego » na -100 FRW niba haju uruhanda rw' « ikigori »
C	600 FRW niba haje uruhande rw' « ikirangantego » na -200 RWF niba haju uruhanda rw' « ikigori »
D	900 FRW niba haje uruhande rw' « ikirangantego » na -300 RWF niba haju uruhanda rw' « ikigori »
E	1200 FRW niba haje uruhande rw' « ikirangantego » na -400 RWF niba haju uruhanda rw' « ikigori »