

# Rwanda - Financial Inclusion Insights Survey 2014

**InterMedia**

Report generated on: November 30, 2016

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# Sampling

## Sampling Procedure

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The 2012 Census file obtained from the Rwanda National Institute of Statistics (NISR) was used as the sampling frame. This file includes all the provinces (5), districts (30) and sectors (416) in Rwanda with their respective population. It also contains the proportion of rural and urban population. After selecting the sectors for the survey, the NISR provided the list of cells and villages for selected sectors from which villages were selected.

The total sample size was 2,000 interviews distributed across 200 villages with 10 interviews per village. A simple random probability sampling technique was used to distribute the Primary Sampling Units across the 416 sectors, taking into account the rural urban split of 83/17 in Rwanda.

Within the selected sectors one village was randomly selected. In total 33 urban and 167 rural villages were selected. Random walk and Kish grid methods were respectively used to select households and respondents.

# Questionnaires

## Overview

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The questionnaire was read word for word, almost always in Kinyarwanda.

In addition to the questionnaire, the following forms were filled daily:

- Interviewer log sheet,
- Supervisor observation forms, issue log, field log and back-check sheets.

Three consent forms were used in the study:

- Parent/guardian consent form for all respondents who were between 15-17 years of age,
- Informed consent form to participate in a separate follow-up study for respondents who had registered mobile money accounts,
- Photography consent form for all respondents.

## Data Collection

### Data Collection Dates

Start	End	Cycle
2014-12	2015-02	N/A

### Data Collection Mode

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Thirty eight field staff were recruited for the training. All the supervisors and enumerators had a minimum college level education, good knowledge of the training and survey languages (Kinyarwanda and English) and some experience as field researchers. The best 30 were selected to work as interviewers and supervisors.

The pilot took place on November 28, 2014. The team was divided into 7 teams under 7 supervisors and 2 field managers. Seven sectors in three districts of Kigali, which were not to be visited during actual data collection, were selected for the pilot.

Fieldwork was conducted from December 10, 2014 to January 15, 2015. However, one enumeration area which was missed during this period, was surveyed on February 18, 2015.

Apart from full-time Research Solutions Africa (RSA) staff, the team consisted of 7 teams of 3 interviewers each, 7 supervisors (or team leaders) and 2 field managers. The interviewers had a target of 3-4 interviews per day.

During nearly all interviews, GPS readings were captured using GPS readers and recorded on the questionnaire. In about 10 cases households refused to grant permission RSA to capture GPS coordinates of the location.

### Data Collectors

Name	Abbreviation	Affiliation
Research Solutions Africa		

#### SUPERVISION

InterMedia had a team of four quality checkers who worked with RSA supervisors and managers to administer Quality Assurance and Quality Control. Sampling and interview observation were the main QA activities. Physical or telephonic back checks, completion and logic checks were the main QC activities. All these activities were documented in respective supervisor sheets. At least 10% of our interviews were observed. A similar number was back-checked. All the interviews were checked for completion and logic first by the interviewers then by the supervisors. The data collection firm RSA continuously verified GPS points recorded in questionnaires to ensure the right Enumeration Areas were being visited.

# Data Processing

## Data Editing

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Data was manually captured using QPSMR (Questionnaire Processing Software Market Research) in double entry (100% verification). A total of 34 data entry clerks participated throughout project in two shifts (night and day shifts). 25% of the questionnaires were captured concurrently with field work and the rest upon field work completion.

The verified data was then exported to SPSS for consistency checks. Variable checks were created using a codebook developed by InterMedia for each column to check the consistency in base and by extension also used to pick out missing data points.

## Data Appraisal

No content available





## Related Materials

### Questionnaires

#### Rwanda Financial Inclusion Insights Survey 2014 Questionnaire

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Title	Rwanda Financial Inclusion Insights Survey 2014 Questionnaire
Language	English
	SECTION AA: Front page, Introduction, Kish Grid and Consent for minors.
	SECTION I: Demographics
	Subsection 1: General Geographic Characteristics.
	Age, Gender, Marital status, Level of education and Documented/Undocumented status.
	SECTION II: Access to and ownership of mobile technology.
	Mobile Phone ownership, access and use.
	SECTION III: Financial Instruments
	Subsection I: Formal Financial Instruments.
	Ownership, access and use.
	Subsection II: Digital Financial Services/Mobile Money.
	Mobile money awareness, sources of information.
	Mobile money adoption, use, barriers, drivers.
Table of contents	Point-of-service (POS)/mobile money agent-related experiences of mobile money users.
	Subsection III: Satisfaction with financial service providers and products.
	Subsection IV: Other financial Services.
	Access and use.
	SECTION IV: Optional Modules
	Module 1: Financial Literacy.
	Module 2: Digital Literacy.
	Module 3: Interoperability.
	Module 4: Trust.
	Subsection 2: Livelihood.
	Employment status, source of income, occupation.
	SECTION V: Literacy, follow up and photography consent forms, quality checks box
Filename	Master_Questionnaire_Rwanda_ENGLISH 1st Dec 2014.pdf

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### Reports

#### Rwanda Financial Inclusion Insights Survey 2014 Report

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Title Rwanda Financial Inclusion Insights Survey 2014 Report  
Language English  
Filename 10decemberrwandacoredeckfinalverifiedforuse-151215171241.pdf

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## Technical documents

### Interviewer and Supervisor Training Manual

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Title Interviewer and Supervisor Training Manual  
Language English  
Filename MM Rwanda Training\_Manual\_Enumerator.pdf

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### Technical Report

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Title Technical Report  
Language English  
Filename MM Rwanda technical report .pdf

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### Sample Distribution

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Title Sample Distribution  
Language English  
Filename New Sample MM Rwanda-Intermedia.xlsx

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