

Title of the study: RELATIONSHIP BETWEEN WOMEN'S FINANCIAL INCLUSION AND CHILDREN'S NUTRITIONAL STATUS IN RULINDO DISTRICT, RWANDA

INFORMED CONSENT FORM

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Study Introduction: You are being invited to participate in a research study conducted by the Department of Human Nutrition and Dietetics (HND), University of Rwanda. Before you decide to participate, it is important for you to understand why the study is being conducted and what it involves. Please take your time to read this information carefully and ask any questions you may have.

Purpose of the Study: The purpose of this study is to examine how women's access to financial services (financial inclusion) is associated with the nutritional status of children under five years of age in Rulindo District.

Procedures: If you agree to participate, you will be asked to answer questions in a structured interview (questionnaire). The questions will focus on your family's demographics, your access to financial services, and your child's nutrition. Anthropometric measurements (height/length, weight, and mid-upper arm circumference) of your child will also be taken. The entire process will take approximately 30–45 minutes.

Voluntary Participation: Participation in this study is entirely voluntary. You may decline to answer any question or withdraw from the study at any point without any consequences.

Risks and Benefits: There are no significant risks associated with this study. You may not directly benefit from participating, but your contribution will help in understanding and improving the

nutritional well-being of children in Rwanda.

Confidentiality: All information collected will be kept strictly confidential. Your name or any other identifying information will not appear in any reports or publications. The data will be anonymized and stored securely. Only the research team will have access to the data.

Dissemination of Findings: The findings from this study will be analyzed and may be shared with the scientific community through presentations and publications in peer-reviewed journals. However, no identifying information will be disclosed in any publication or presentation.

Compensation: There is no financial compensation for participating in this study.

Ethical Approval:

This research has been reviewed and approved by the Institutional Review Board (IRB) of the University of Rwanda/College of Medicine and Health Sciences. If you have any concerns about the ethical conduct of the study, you may contact the IRB office at secretary +250 786 872 933

Statement for consent:

Do you agree to voluntarily participate in this study?

Yes No

Participant's Full Name:.....

Signature or Thumbprint:.....

Date:.....

Name of Data Collector (Research Assistant): _____

Signature: _____

Date: _____

QUESTIONNAIRE

Title; RELATIONSHIP BETWEEN WOMEN'S FINANCIAL INCLUSION AND CHILDREN'S NUTRITIONAL STATUS IN RULINDO DISTRICT, RWANDA

This questionnaire is designed to gather information for a study exploring the connection between women's access to financial services and the nutritional well-being of their children under five years of age. Your responses will be kept confidential and used solely for academic purposes. Thank you for your willingness to participate.

A. DEMOGRAPHIC INFORMATION OF PARTICIPANT

This section collects basic background information to help us understand the socio-demographic context of the respondents.

1. Participant's ID.....
2. Name of the District where the participant lives.
 - Rulindo
3. Name of the sector where the participant lives.
 - Mbogo
 - Other(Please specify)
4. For other, please specify.....
5. Name of a cell that a participant lives in.....
6. Village in which a participant live in:
7. Age of the participant.....
8. Marital status of the participant:
 - Single
 - Legally married.
 - Illegally (Separated)
 - Divorced
 - Widowed
9. Educational background of a participant:
 - No formal education

- Primary school
- High school
- Short courses/Vocational trainings

10. Do you or anyone in your household have a disability?

- No
- Yes: - myself
- Yes: - family members

11. Are you the Head of your household?

- Yes
- No

12. If your previous answer is no, please let us know who is the Head of your family?

.....

13. What do you do for a living? (select all that apply)

- Agriculture
- Small business
- Monthly salary
- Renting our assets (land or houses)
- Others
- Nothing (We do not earn)

14. If there is any other income generating activity/activities of yours that was not mentioned above, please specify.....

15. How much is your monthly income?

- Less than 5000 RWF
- 5001-50000 RWF
- 50001-80000 RWF
- 80001-100000 RWF
- Above 100000 RWF

16. Which of the following assets do you own? (Tick all options that apply to you.)

- Residential building

- A commercial house
- Land
- A car
- A motor bikes.
- A bicycle
- None

17. How many members make up your household/ family?

.....

18. Among of those family members, how many children are aged under five years?

.....

19. What type of health insurance does your household use ?.....

B. FINANCIAL INCLUSION INFORMATION

This section focuses on your engagement with financial services and how these may impact your household, especially in relation to your children's well-being.

20. Do you have any account in any financial institutions such as banks, microfinance, SACCO?

- Yes
- No

21. If your answer is yes, what kind of account is yours? (Tick all options that apply to you)

- Personal account
- Business account
- Shared account

22. In which financial institution do you have any account? (Tick all options that apply to you)

- Bank
- Microfinance
- Mobile Money
- Community based Saving groups
- NGOs / Trust

23. Do you usually save some money?

- ☐ Yes
- ☐ No

24. If yes, how much do you save monthly.....

25. Have you ever used your savings to take diligent care of your child by either paying for his/her food or medical bills?

- ☐ Yes
- ☐ No

26. Do you know anywhere that you can borrow money/take a loan from?

- ☐ Yes
- ☐ No

27. If yes, have you ever taken a loan?

- ☐ Yes
- ☐ No

28. If your previous answer is yes, please tell us which year it was when you took a loan. (Tick all options that apply to you.)

- ☐ 2023
- ☐ 2022
- ☐ 2021
- ☐ 2020
- ☐ Before 2020

29. Did you manage to conveniently pay the loan back in an expected period?

- ☐ Yes
- ☐ No

30. Do you know any financial institution that offers a food loan?

- ☐ Yes
- ☐ No

31. If yes, what are those institutions? (Tick all options that apply to you.)

- ☐ Bank
- ☐ SACCO
- ☐ Microfinance
- ☐ Funding/compassion organizations

- Community based saving groups and cooperatives

32. What do you think can motivate you towards taking a loan? (Tick all options that apply to you)

- Good customer services
- Low interest rate on loans
- Convenient/fair means of payment
- Convenient means of loan requesting
- Accessibility to financial institution (in terms of distance from home)

33. What is the reason you did take a loan in the past? Or why do you normally take loans?

- Investing in a small business
- To buy food for the household
- To pay school fees for our child/children
- Other profit generating activities.
- Others

34. Would you take a loan as an option to buy food for the household?

- Yes
- No

35. How much do you and your family spend on food per month?

- Less than 10000 RWF
- 10001-50000 RWF
- 50001- 100000 RWF
- More than 100000 RWF

36. To what extent do you have access to information about financial services offered by financial institutions?

- Low
- Moderate/Fair
- High

37. Have you ever had training related to financial inclusion?

- Yes
- No

38. If yes, please specify who the trainer was.....

Thank you for your time and valuable contribution to this study. Your responses are essential in helping us better understand the relationship between women's financial inclusion and children's nutritional status in Rulindo District. The information you have provided will remain confidential and will be used solely for academic and research purposes to improve the well-being of families in your community.

If you have any questions or concerns regarding this study, please feel free to contact the research team through the provided contact information.

We sincerely appreciate your participation.