Rwanda - Rwanda Finscope Survey 2012, Financial Inclusion in Rwanda 2008-2012

Report generated on: May 21, 2015

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# **Overview**

# Identification

#### ID NUMBER

RWA-NISR-FS-2012-v01

## Version

#### **VERSION DESCRIPTION**

Edited, anonymous dataset for public distribution.

#### **PRODUCTION DATE**

2014-06-10

#### **NOTES**

This is the first version of the data description

## Overview

#### **ABSTRACT**

The FinScope survey provides a holistic understanding of how individuals generate an income and how they manage their financial lives. It identifies the factors that drive financial behaviour and those that prevent individuals from using financial products and services. Implementing the FinScope survey over time provides the opportunity to assess whether, and how, a country's situation changes.

This survey covers all areas of financial interest that look at quality of life, poverty, attitudes towards and usage of financial products, as well as measuring levels of financial literacy.

#### KIND OF DATA

Sample survey data [ssd]

#### **UNITS OF ANALYSIS**

Basic units of analyisis were individuals and households.

# Scope

#### **NOTES**

Rwanda FinScope 2012 survey covered the following themes:

- A. Household Characteristics
- B. Access to infrastructures
- C. Financial capacity
- D. Money Management Saving
- E. Money Management Borrowing
- F. Money Management Risk & Risk Mitigation
- G. Money Management Remittances
- H. Bank Penetration

- I. Informal Products
- J. Farming
- K. Income and Expenditure

## **KEYWORDS**

FinScope, FinScope

# Coverage

## **GEOGRAPHIC COVERAGE**

FinScope data are at the National level coverage

#### **UNIVERSE**

The target population eligible for FinScope survey is every 18 years old and above resident in selected households

# **Producers and Sponsors**

## **PRIMARY INVESTIGATOR(S)**

Name	Affiliation
Access to Finance Rwanda (AFR)	

## OTHER PRODUCER(S)

Name	Affiliation	Role
National Bank of Rwanda	Ministry of Finance and Economic Planning	Technical Partner
Ministry of Finance and Economic Planning	Government of Rwanda	Technical Partner
National Institute of statistics of Rwanda	Ministry of Finance and Economic Planning	Technical Partner
Yakini Development		Technical Partner/Analysis and quality assurance
Finmark Trust		Technical Partner/Quetionnaire design
Centre for Social and Economic Studies		Technical Partner

# **FUNDING**

N	lame	Abbreviation	Role
U	nited Kingdom's Department for International Development	UKaid	Funding
W	orld Bank	WB	Funding

### **OTHER ACKNOWLEDGEMENTS**

Name	Affiliation	Role

# **Metadata Production**

# **METADATA PRODUCED BY**

Name	Abbreviation	Affiliation	Role
National Institute of Statistics of Rwanda	NISR	Ministry of Finance and Economic Planning	Study documentation

## **DATE OF METADATA PRODUCTION**

2015-03-26

# **DDI DOCUMENT VERSION**

V1

# **DDI DOCUMENT ID**

rwa-nisr-rfs-2012-v1

# **Sampling**

# Sampling Procedure

The sampling frame used to select 2012 Rwanda FinScope Survey was provided by the National Institute of Statistics of Rwanda (NISR). This is the one which was used to select EICV3 sample.

The first level of sampling was conducted at Enumeration Area (EA) level. A sample of EAs was drawn using a "probability proportion to size" approach. For the 2012 survey 615 EAs were selected ensuring urban-rural, as well as, district representativeness.

The second level of sampling was conducted at household level. During this sampling stage, a sample of households was selected at random from the households in each of the sampled EAs. In order to achieve this sample for each EA, the sampling process involved visiting each sampled EA and drawing up a list of all households in the EA. For the purpose of the 2012 survey, a sample of ten households was drawn at random from the compiled household list for each EA.

The third level of sampling was conducted at individual level. For the purpose of the 2012 survey, one individual (i.e. the intended respondent) was selected at random from all individuals 16 years or older in each of the sampled households in the EA.

# Weighting

The data was weighted (taking into account the three levels of sampling) in order for the data to represent the Rwandan population 16 years or older.

# **Questionnaires**

# Overview

The questionnaire was drafted in English and translated into Kinyarwanda. An instruction manual was developed in order to guide the enumerators how to use better the questionnaire and conduct interviews.

The questionnaire had the following sections:

- A. Interview Identification details
- B. Household Register
- C. Household Characteristics
- D. Access to infrastructure
- E. Financial capacity
- F. Money Management Saving
- G. Money Management Borrowing
- H. Money Management Risk & Risk Mitigation
- I. Money Management Remittances
- J. Bank Penetration
- K. Informal Products
- L. Farming
- M. Income and Expenditure
- N. General

# **Data Collection**

## **Data Collection Dates**

Start	End	Cycle
2012-05-15	2012-06-15	N/A

# **Data Collection Mode**

Face-to-face [f2f]

# **Data Collection Notes**

100 enumerators were trained for two weeks to ensure that field teams fully understood the requirements of the study, the survey methodology and the questionnaire of which 90 enumerators were selected to conduct the survey. The 15 best enumerators were designated as team leaders.

Field managers conducted spot-checks by attending a number of interviews of each enumerator. This approach helped to ensure that enumerators followed correct procedures and that corrective action could be taken timely where enumerators experienced problems regarding any aspect of survey implementation or questionnaire administration.

A pilot survey to test the survey methodology, questionnaire effectiveness and the readiness of enumerators to go to field was conducted before fieldwork commenced. The pilot survey also enabled the survey team to test and finalize the questionnaire and its translation.

# Questionnaires

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# **Data Collectors**

Name	Abbreviation	Affiliation
Access to Finance Rwanda	AFR	

# Supervision

Under 15 team leaders, the 75 enumerators collected data. Field managers conducted spot-checks by attending a number of interviews of each enumerator. This approach helped to ensure that enumerators followed correct procedures and that corrective action could be taken timely where enumerators experienced problems regarding any aspect of survey implementation or questionnaire administration.

To complement and verify these quality control measures, Access to Finance Rwanda (AFR), Yakini and the National Institute

of Statistics of Rwanda ( NISR) conducted independent field visits to verify field teams' implementation of the survey methodology and the interviewing process. Spot checks were also carried out on a number of completed questionnaires to assess completeness and logical consistency of interview data.

# **Data Processing**

# **Data Editing**

The survey data entry was done by using the Statistical Package for the Social Sciences (SPSS) software. Once the entire dataset was entered, extensive checks were carried out to ensure that the data was clean and without errors. Any anomalies were reviewed and checked against the original questionnaires to establish validity.

# **Data Appraisal**

No content available

# **File Description**

# **Variable List**

# rfs-2012-data

Content

Cases 6150 Variable(s) 668

Structure Type: Keys: ()

Version V1

Producer Access to Finance Rwanda (AFR)

Missing Data

# **Variables**

ID	Name	Label	Туре	Format	Question
V1	A2	Province	discrete	numeric	
V2	A3	District	discrete	numeric	
V3	A3_D	District	contin	numeric	
V4	A4	Sector	discrete	numeric	
V5	A5	Cell	discrete	numeric	
V6	A6	Village	discrete	numeric	
V7	A1	Urban/Rural	discrete	numeric	
V8	A7A	Number of the selected household	discrete	numeric	
V9	A7B	Number of substitute household	discrete	numeric	
V10	NUMHH	NUMHH	contin	numeric	
V11	C1	Do you consider yourself head of the household?	discrete	numeric	
V12	C1A	How old is the head of the household?	contin	numeric	
V13	C1B	Gender of the head of the household?	discrete	numeric	
V14	C1C	Highest level of education completed by the head of the household?	discrete	numeric	
V15	C1D	Does the head of the household bring money into the household?	discrete	numeric	
V16	C1E	How many people depend on the household income?	discrete	numeric	
V17	C1F	What is your relationship to the head of the household?	discrete	numeric	
V18	C2	Respondent age	contin	numeric	
V19	C3	Respondent gender	discrete	numeric	
V20	C4A	Respondent highest level of education achieved	discrete	numeric	
V21	C4B	Respondent marital status	discrete	numeric	
V22	C5	Respondent participation in financial decision making in the household	discrete	numeric	
V23	C6	Respondent general health status	discrete	numeric	
V24	C7	When you are ill, where do you mostly go to be treated?	discrete	numeric	
V25	C8A1	How often have you or your household had to skip a meal because you didn't have food?	discrete	numeric	
V26	C8A2	Who would you first turn to for help if you don't have food?	discrete	numeric	
V27	C8A3	How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine?	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V28	C8A4	Who would you first turn to for help if you don't have money for medicine or medical treatment?	discrete	numeric	
V29	C8A5	How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs?	discrete	numeric	
V30	C8A6	Who would you first turn to for help if you need money for school expenses?	discrete	numeric	
V31	C8A7	How often have you or your household had to go without cash income and had to make a plan for daily needs?	discrete	numeric	
V32	C8A8	Who would you first turn to for help if you don't have cash to cover your daily needs?	discrete	numeric	
V33	C9A	How many rooms does the dwelling have?	discrete	numeric	
V34	С9В	How many rooms in this dwelling are used for sleeping purposes?	discrete	numeric	
V35	C9C	How many people usually sleep in this dwelling 5 nights a week?	discrete	numeric	
V36	C10	Household home ownership status	discrete	numeric	
V37	C10A	Home owners: How did you get the dwelling?	discrete	numeric	
V38	C10B	Home owners: Where did you get most of the money from to buy/build the house?	discrete	numeric	
V39	C10C	Home owners: Do you owe money on the dwelling?	discrete	numeric	
V40	C10D	Home owners: Do you have a title deed for the land/plot where your dwelling is?	discrete	numeric	
V41	C10E	Home owners: Do you own other dwellings?	discrete	numeric	
V42	C11A	You will never move and will probably spend your whole life in this dwelling	discrete	numeric	
V43	C11B	Your dwelling is something to keep and never sell	discrete	numeric	
V44	C11C	If you needed a large sum of money you would sell your dwelling	discrete	numeric	
V45	C11D	You would use your dwelling as security when borrowing money	discrete	numeric	
V46	C11E	You think of your dwelling as an investment that will increase in value over time	discrete	numeric	
V47	C11F	Your dwelling is an asset you can use to earn money	discrete	numeric	
V48	C11G	You have enlarged or plan to enlarge your dwelling	discrete	numeric	
V49	C12	What is the main source of drinking water for household members	discrete	numeric	
V50	C13A	Does household have own toilet or is toilet shared with other households?	discrete	numeric	
V51	C13B	What type of toilet facility is mostly used by the members of your household?	discrete	numeric	
V52	C14A	What is the main source of energy that your household uses for cooking?	discrete	numeric	
V53	C14B	What is the main source of lighting in your home?	discrete	numeric	
V54	C1501	Seating room chairs and tables	discrete	numeric	
V55	C1502	Fridge	discrete	numeric	
V56	C1503	Deep freezer	discrete	numeric	
V57	C1504	Radio	discrete	numeric	
V58	C1505	Radio that plays cassettes or CDs	discrete	numeric	
V59	C1506	τν	discrete	numeric	
V60	C1507	Decoder	discrete	numeric	
V61	C1508	TV antenna	discrete	numeric	
V62	C1509	Video player	discrete	numeric	
V63	C1510	Computer	discrete	numeric	
V64	C1511	Sound system	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V65	C1512	Mobile phone	discrete	numeric	
V66	C1513	Fixed phone	discrete	numeric	
V67	C1514	Cooker	discrete	numeric	
V68	C1515	Hoe, Slasher, Panga, Spade,	discrete	numeric	
V69	C1516	Wheel Barrow	discrete	numeric	
V70	C1517	Machine used for digging	discrete	numeric	
V71	C1518	Washing machine	discrete	numeric	
V72	C1519	Fan	discrete	numeric	
V73	C1520	Air condition machine	discrete	numeric	
V74	C1521	Sewing machine	discrete	numeric	
V75	C1522	Bed	discrete	numeric	
V76	C1523	Wardrobe for clothes	discrete	numeric	
V77	C1524	Book shelf	discrete	numeric	
V78	C1525	Table	discrete	numeric	
V79	C1526	Chairs	discrete	numeric	
V80	C1527	Car	discrete	numeric	
V81	C1528	Minibus	discrete	numeric	
V82	C1529	Motorcycle	discrete	numeric	
V83	C1530	Leisure Boat	discrete	numeric	
V84	C1531	Bicycle	discrete	numeric	
V85	C1532	Donkey or Oxen for ploughing	discrete	numeric	
V86	C1533	Tractor	discrete	numeric	
V87	C1534	Grinding machine	discrete	numeric	
V88	C16A	Household ubudehe status	discrete	numeric	
V89	C16B	Has the category your household is in changed in the past 2 years?	discrete	numeric	
V90	C16C	In what category did your household fall before it changed?	discrete	numeric	
V91	C16D	Has your household received a direct cash transfer from VUP in the past 12 months?	discrete	numeric	
V92	C17A1	Cell phone access	discrete	numeric	
V93	C17B1	Those with access, cell phone ownership	discrete	numeric	
V94	C17A2	Public phone/Landline access	discrete	numeric	
V95	C17B2	Those with access, landline ownership	discrete	numeric	
V96	C17A3	Computer access	discrete	numeric	
V97	C17B3	Those with access, computer ownership	discrete	numeric	
V98	C17A4	Internet access	discrete	numeric	
V99	C17B4	Those with access, own internet?	discrete	numeric	
V100	D1A1	How long would it take you to get to your nearest market?	discrete	numeric	
V101	D1B1	Can you use public transport to access this market?	discrete	numeric	
V102	D1A2	How long would it take you to get to your nearest sector office?	discrete	numeric	
V103	D1B2	Can you use public transport to access this sector office?	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V104	D1A3	How long would it take you to get to your nearest school?	discrete	numeric	
V105	D1B3	Can you use public transport to access this school?	discrete	numeric	
V106	D1A4	How long would it take you to get to your nearest health care facility?	discrete	numeric	
V107	D1B4	Can you use public transport to access this health care facility?	discrete	numeric	
V108	D1A5	How long would it take you to get to your nearest taxi rank?	discrete	numeric	
V109	D1B5	Can you use public transport to access this taxi rank?	discrete	numeric	
V110	D1A6	How long would it take you to get to your nearest umurenge SACCO?	discrete	numeric	
V111	D1B6	Can you use public transport to access this umurenge SACCO?	discrete	numeric	
V112	D1A7	How long would it take you to get to your nearest Bank?	discrete	numeric	
V113	D1B7	Can you use public transport to access this bank?	discrete	numeric	
V114	D2A	Public transport is reliable	discrete	numeric	
V115	D2B	Public transport is affordable	discrete	numeric	
V116	D2C	Public transport is safe to use	discrete	numeric	
V117	E1A	You often have to spend more money than you have available	discrete	numeric	
V118	E1B	Your current financial situation makes you worry	discrete	numeric	
V119	E1C	You keep track of your income and expenditure	discrete	numeric	
V120	E1D	At any given time you know approximately how much money you have	discrete	numeric	
V121	E1E	You adjust your expenses according to your income	discrete	numeric	
V122	E1F	You plan for your future or long-term money needs	discrete	numeric	
V123	E2A	Criteria for choosing a financial institution to open an account	discrete	numeric	
V124	E2B	Criteria for choosing an informal group to become a member of	discrete	numeric	
V125	E3A	Can you please tell me which of the following would you trust most with your SAVINGS?	discrete	numeric	
V126	E3B	Can you please tell me which of the following would you trust most to borrow from?	discrete	numeric	
V127	E3C	Which of the following would you trust most if you are to send money to someone?	discrete	numeric	
V128	F1	Savings definition	discrete	numeric	
V129	F2A	You go without certain things to be able to save	discrete	numeric	
V130	F2B	You believe you have to save for difficult times even if your income is low	discrete	numeric	
V131	F2C	You believe it is better to save where your money is safe than to take risks to make more	discrete	numeric	
V132	F2D	You save or put money aside when you can	discrete	numeric	
V133	F2E	You save or put money away for a specific purpose and you do not use it for any other purpose	discrete	numeric	
V134	F2F	You save or put money away for a specific purpose but you end up using it before you used it for that purpose	discrete	numeric	
V135	F31_F3A	Do you have savings at a bank?	discrete	numeric	
V136	F31_F3B1	With which institution(s)?	discrete	numeric	
V137	F31_F3B2	With which institution(s)?	discrete	numeric	
V138	F31_F3C	What was the main reason for you to choose to keep your savings in the bank?	discrete	numeric	
V139	F31_F3D	Does this way of saving meet your saving needs? Bank	discrete	numeric	
V140	F31_F3E	If not, what is the main reason for it not meeting your need? Bank	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V141	F31_F3F1	Usage: Past month Bank savings account	discrete	numeric	
V142	F31_F3F2	Usage: Past 6 months Bank savings account	discrete	numeric	
V143	F32_F3A	Do you have savings at a MFI or a non-umurenge SACCO?	discrete	numeric	
V144	F32_F3B1	With which institution(s)?	contin	numeric	
V145	F32_F3B2	With which institution(s)?	discrete	numeric	
V146	F32_F3C	What was the main reason for you to choose to keep your savings at a MFI or a non-umurenge SACCO?	discrete	numeric	
V147	F32_F3D	Does this way of saving meet your saving needs? MFI or non-umurenge SACCO	discrete	numeric	
V148	F32_F3E	If not, what is the main reason for it not meeting your need? MFI or non-umurenge SACCO	discrete	numeric	
V149	F32_F3F1	Usage: Past month MFI or non-umurenge SACCO savings account	discrete	numeric	
V150	F32_F3F2	Usage: Past 6 months MFI or non-umurenge SACCO savings account	discrete	numeric	
V151	F33_F3A	Do you have savings at an umurenge SACCO?	discrete	numeric	
V152	F33_F3C	What was the main reason for you to choose to keep your savings at an umurenge SACCO?	discrete	numeric	
V153	F33_F3D	Does this way of saving meet your saving needs? Umurenge SACCO	discrete	numeric	
V154	F33_F3E	If not, what is the main reason for it not meeting your need? Umurenge SACCO savings account	discrete	numeric	
V155	F33_F3F1	Usage: Past month Umurenge SACCO savings account	discrete	numeric	
V156	F33_F3F2	Usage: Past 6 months Umurenge SACCO savings account	discrete	numeric	
V157	F34_F3A	Do you have savings in the capital or stock market (incl. Treasury bonds)?	discrete	numeric	
V158	F34_F3C	What was the main reason for you to choose to keep your savings in the capital or stock market?	discrete	numeric	
V159	F34_F3D	Does this way of saving meet your saving needs? Capital or stock market	discrete	numeric	
V160	F34_F3E	If not, what is the main reason for it not meeting your need? Capital or stock market	discrete	numeric	
V161	F34_F3F1	Usage: Past month Capital or stock market	discrete	numeric	
V162	F34_F3F2	Usage: Past 6 months Capital or stock market	discrete	numeric	
V163	F35_F3A	Do you have a pension fund or provident fund (incl. Caisse Sociale du Rwanda)?	discrete	numeric	
V164	F35_F3C	What was the main reason for you to get a pension fund or provident fund?	discrete	numeric	
V165	F35_F3D	Does this way of saving meet your saving needs? Pension or provident fund	discrete	numeric	
V166	F35_F3E	If not, what is the main reason for it not meeting your need? Pension or provident fund	discrete	numeric	
V167	F35_F3F1	Usage: Past month Pension or provident fund	discrete	numeric	
V168	F35_F3F2	Usage: Past 6 months Pension or provident fund	discrete	numeric	
V169	F36_F3A	Do you have savings with a group such as a co-op, VSLA, tontine, ikibina?	discrete	numeric	
V170	F36_F3C	What was the main reason for you to choose to keep your savings in a group?	discrete	numeric	
V171	F36_F3D	Does this way of saving meet your saving needs? Group	discrete	numeric	
V172	F36_F3E	If not, what is the main reason for it not meeting your need? Group	discrete	numeric	
V173	F36_F3F1	Usage: Past month Group	discrete	numeric	
V174	F36_F3F2	Usage: Past 6 months Group	discrete	numeric	
V175	F37_F3A	Do you have savings with someone in community who keeps it safe for you?	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V176	F37_F3C	What was the main reason for you to choose to keep your savings with someone in community?	discrete	numeric	
V177	F37_F3D	Does this way of saving meet your saving needs? Someone in community	discrete	numeric	
V178	F37_F3E	If not, what is the main reason for it not meeting your need? Someone in community	discrete	numeric	
V179	F37_F3F1	Usage: Past month Someone in the community	discrete	numeric	
V180	F37_F3F2	Usage: Past 6 months Someone in the community	discrete	numeric	
V181	F38_F3A	Do you have savings with someone in household or family who keeps it safe for you?	discrete	numeric	
V182	F38_F3C	What was the main reason for you to choose to keep your savings with someone in household or family?	discrete	numeric	
V183	F38_F3D	Does this way of saving meet your saving needs? Household or family member	discrete	numeric	
V184	F38_F3E	If not, what is the main reason for it not meeting your need? Household or family member	discrete	numeric	
V185	F38_F3F1	Usage: Past month Someone in household or family	discrete	numeric	
V186	F38_F3F2	Usage: Past 6 months Someone in the household or family	discrete	numeric	
V187	F39_F3A	Do you buy things to sell later as a form of savings?	discrete	numeric	
V188	F39_F3C	What was the main reason for you to choose to save in this way?	discrete	numeric	
V189	F39_F3D	Does this way of saving meet your saving needs? Buy assets	discrete	numeric	
V190	F39_F3E	If not, what is the main reason for it not meeting your need? Buy assets	discrete	numeric	
V191	F39_F3F1	Usage: Past month Buying assets	discrete	numeric	
V192	F39_F3F2	Usage: Past 6 months Buying assets	discrete	numeric	
V193	F310_F3A	Do you have savings in a secret place at home?	discrete	numeric	
V194	F310_F3C	What was the main reason for you to choose to keep your savings at home?	discrete	numeric	
V195	F310_F3D	Does this way of saving meet your saving needs? Home	discrete	numeric	
V196	F310_F3E	If not, what is the main reason for it not meeting your need? Home	discrete	numeric	
V197	F310_F3F1	Usage: Past month Home savings	discrete	numeric	
V198	F310_F3F2	Usage: Past 6 months Home savings	discrete	numeric	
V199	F311_F3A	Do you have any other savings mechanism not mentioned?	discrete	numeric	
V200	F311_F3C	What was the main reason for you to choose to keep your savings in this way?	discrete	numeric	
V201	F311_F3D	Does this way of saving meet your saving needs? Other	discrete	numeric	
V202	F311_F3E	If not, what is the main reason for it not meeting your need? Other	discrete	numeric	
V203	F311_F3F1	Usage: Past month Other	discrete	numeric	
V204	F311_F3F2	Usage: Past 6 months Other	discrete	numeric	
V205	F4	What are you mainly saving or putting money away for?	discrete	numeric	
V206	G1A	You avoid borrowing money if you can	discrete	numeric	
V207	G1B	You prefer to save money for something rather than borrow to pay for it	discrete	numeric	
V208	G1C	Without borrowing money you would not be able to pay for your children's education	discrete	numeric	
V209	G1D	If you borrow money it is okay to pay it a bit later than agreed	discrete	numeric	
V210	G1E	It is okay to borrow money to pay back outstanding debt	discrete	numeric	
V211	G1F	Being able to borrow money when you need it is more important than the amount of money you have to pay back	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V212	G1G	It is better to remain with debt than to sell something to pay it	discrete	numeric	
V213	G1H	It is better to keep savings than to use it to pay a debt	discrete	numeric	
V214	G1I	You would be ashamed/embarrassed to admit that you need to borrow money to meet your needs	discrete	numeric	
V215	G1J	You would be ashamed/embarrassed if you were not able to pay back money that you owe	discrete	numeric	
V216	G2A	Did you borrow money from anybody or any institution during the past 12 months?	discrete	numeric	
V217	G2B	Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution?	discrete	numeric	
V218	G2C	During the past 12 months, did you get any goods/services in advance and had to for pay it later?	discrete	numeric	
V219	G3	Non-borrowers: What is the main reason why you have not borrowed money?	discrete	numeric	
V220	G41_G4A	Borrowed money from a bank	discrete	numeric	
V221	G41_G4B1	With which institution(s)?	discrete	numeric	
V222	G41_G4B2	With which institution(s)?	discrete	numeric	
V223	G42_G4A	Borrowed money from a MFI or a non-umurenge SACCO	discrete	numeric	
V224	G42_G4B1	With which institution(s)?	discrete	numeric	
V225	G42_G4B2	With which institution(s)?	discrete	numeric	
V226	G43_G4A	Borrowed from an umurenge SACCO	discrete	numeric	
V227	G44_G4A	Got a loan from Government (Ubudehe credit scheme/VUP loan)	discrete	numeric	
V228	G45_G4A	Borrowed money from your employer	discrete	numeric	
V229	G46_G4A	Borrowed money from a group such as a co-op, VLSA, tontine, ikibina	discrete	numeric	
V230	G47_G4A	Borrowed money from a money lender in the community	discrete	numeric	
V231	G48_G4A	Borrowed money or got goods in advance from an agricultural buyer or a farmers organisation	discrete	numeric	
V232	G49_G4A	Borrowed money from a church or other community based organisation	discrete	numeric	
V233	G410_G4A	Borrowed money from family/friends that you had to pay back	discrete	numeric	
V234	G411_G4A	Got money from family/friends that you did not have to pay back	discrete	numeric	
V235	G412_G4A	Got goods in advance from a shop/store and had to pay back later	discrete	numeric	
V236	G413_G4A	Borrowed from other sources	discrete	numeric	
V237	G4_G4C	More than one lender: Who did you borrow the most money from?	discrete	numeric	
V238	G5	Borrowers: What did you borrow the most money for?	discrete	numeric	
V239	G6	What is the most important thing you take into account when you choose who to borrow from when you want to borrow money?	discrete	numeric	
V240	G7A	In the past 6 months, have you been refused a loan by a bank or SACCO or MFI?	discrete	numeric	
V241	G7B	Those refused a loan:What was the main reason given for the refusal?	discrete	numeric	
V242	H11_H1A	Experienced: Increase in household size	discrete	numeric	
V243	H11_H1B	Those experienced: How did you cope financially? Increase in household size	discrete	numeric	
V244	H12_H1A	Experienced: A household member who used to bring in cash for the household does not bring in cash anymore	discrete	numeric	
V245	H12_H1B	Those experienced: How did you cope financially? A household member does not bring in cash anymore	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V246	H13_H1A	Experienced: Having to pay unforeseen expenses such as medical/funeral/school fees	discrete	numeric	
V247	H13_H1B	Those experienced: How did you cope financially? Having to pay unforeseen expenses such as medical/funeral/school fees	discrete	numeric	
V248	H14_H1A	Experienced: Unexpected rise in prices of goods, fuel	discrete	numeric	
V249	H14_H1B	Those experienced: How did you cope financially? Unexpected rise in prices of goods, fuel	discrete	numeric	
V250	H15_H1A	Experienced: Running out of money to meet household expenses	discrete	numeric	
V251	H15_H1B	Those experienced: How did you cope financially? Running out of money to meet household expenses	discrete	numeric	
V252	H16_H1A	Experienced: Harvest/livestock loss	discrete	numeric	
V253	H16_H1B	Those experienced: How did you cope financially? Harvest/livestock loss	discrete	numeric	
V254	H17_H1A	Experienced: Loss of an asset/dwelling/land	discrete	numeric	
V255	H17_H1B	Those experienced: How did you cope financially? Loss of an asset/dwelling/land	discrete	numeric	
V256	H2A	Insurance is not a way of saving because they never pay out	discrete	numeric	
V257	H2B	Having insurance is a good way of protecting yourself for when things go wrong	discrete	numeric	
V258	H2C	It is better to have savings to fall back on when you suffer a loss rather than to have insurance	discrete	numeric	
V259	H2D	You understand how insurance works	discrete	numeric	
V260	H2E	You are responsible to make arrangements for the costs associated with your funeral before you die	discrete	numeric	
V261	H31_H3A	Medical insurance (including RAMA, MMI)	discrete	numeric	
V262	H31_H3B	If not self covered: Are you covered by someone else's insurance? Medical insurance	discrete	numeric	
V263	H32_H3A	Mutuelle de Sante (MdS)	discrete	numeric	
V264	H32_H3B	If not self covered: Are you covered by someone else's insurance? Mutuelle de Sante	discrete	numeric	
V265	H41	Third party insurance	discrete	numeric	
V266	H42	Household insurance	discrete	numeric	
V267	H43	Life insurance	discrete	numeric	
V268	H44	Credit life (insurance linked to a loan)	discrete	numeric	
V269	H45	Caisse Sociale du Rwanda/Rwanda Social Security Board	discrete	numeric	
V270	H46	Other insurance	discrete	numeric	
V271	H5	Uninsured: Main reason for not having insurance	discrete	numeric	
V272	H6	Who will pay the costs associated with your funeral?	discrete	numeric	
V273	I1A	In the past 6 months, have you sent money to someone in a different place within the country?	discrete	numeric	
V274	I1B	In the past 6 months, have you sent money to someone outside the country?	discrete	numeric	
V275	I21_I2A	Who did you send money to? Spouse	discrete	numeric	
V276	I21_I2B	Where were you sending the money? Spouse	discrete	numeric	
V277	I21_I2C	How often do you send money? Spouse	discrete	numeric	
V278	I21_I2D	How do you mostly send money? Spouse	discrete	numeric	
V279	I21_I2E	How much did you send the last time? Spouse	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V280	I22_I2A	Who did you send money to? Child	discrete	numeric	
V281	I22_I2B	Where were you sending the money? Child	discrete	numeric	
V282	122_12C	How often do you send money? Child	discrete	numeric	
V283	I22_I2D	How do you mostly send money? Child	discrete	numeric	
V284	122_12E	How much did you send the last time? Child	contin	numeric	
V285	123_I2A	Who did you send money to? Parent	discrete	numeric	
V286	I23_I2B	Where were you sending the money? Parent	discrete	numeric	
V287	123_I2C	How often do you send money? Parent	discrete	numeric	
V288	123_I2D	How do you mostly send money? Parent	discrete	numeric	
V289	123_I2E	How much did you send the last time? Parent	discrete	numeric	
V290	I24_I2A	Who did you send money to? Other family member	discrete	numeric	
V291	I24_I2B	Where were you sending the money? Other family member	discrete	numeric	
V292	124_12C	How often do you send money? Other family member	discrete	numeric	
V293	I24_I2D	How do you mostly send money? Other family member	discrete	numeric	
V294	124_12E	How much did you send the last time? Other family member	contin	numeric	
V295	I25_I2A	Who did you send money to? Friend	discrete	numeric	
V296	I25_I2B	Where were you sending the money? Friend	discrete	numeric	
V297	I25_I2C	How often do you send money? Friend	discrete	numeric	
V298	I25_I2D	How do you mostly send money? Friend	discrete	numeric	
V299	I25_I2E	How much did you send the last time? Friend	contin	numeric	
V300	I26_I2A	Who did you send money to? Supplier or business	discrete	numeric	
V301	I26_I2B	Where were you sending the money? Supplier or business	discrete	numeric	
V302	126_I2C	How often do you send money? Supplier or business	discrete	numeric	
V303	126_I2D	How do you mostly send money? Supplier or business	discrete	numeric	
V304	126_12E	How much did you send the last time? Supplier or business	discrete	numeric	
V305	I27_I2A	Who did you send money to? Someone borrowed from	discrete	numeric	
V306	I27_I2B	Where were you sending the money? Someone borrowed from	discrete	numeric	
V307	127_I2C	How often do you send money? Someone borrowed from	discrete	numeric	
V308	127_12D	How do you mostly send money? Someone borrowed from	discrete	numeric	
V309	127_I2E	How much did you send the last time? Someone borrowed from	discrete	numeric	
V310	I28_I2A	Who did you send money to? School, college, university	discrete	numeric	
V311	I28_I2B	Where were you sending the money? School, college, university	discrete	numeric	
V312	128_I2C	How often do you send money? School, college, university	discrete	numeric	
V313	I28_I2D	How do you mostly send money? School, college, university	discrete	numeric	
V314	I28_I2E	How much did you send the last time? School, college, university	discrete	numeric	
V315	I29_I2A	Who did you send money to? Other	discrete	numeric	
V316	I29_I2B	Where were you sending the money? Other	discrete	numeric	
V317	I29_I2C	How often do you send money? Other	discrete	numeric	
V318	I29_I2D	How do you mostly send money? Other	discrete	numeric	
V319	I29_I2E	How much did you send the last time? Other	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V320	I3A	In the past 6 months, have you received money from someone in a different place within the country?	discrete	numeric	
V321	I3B	In the past 6 months, have you received money from someone outside the country?	discrete	numeric	
V322	I41_I4A	From whom did you receive money? Spouse	discrete	numeric	
V323	I41_I4B	Where did they send the money from? Spouse	discrete	numeric	
V324	I41_I4C	How often did they send you money? Spouse	discrete	numeric	
V325	I41_I4D	How do they mostly send the money to you? Spouse	discrete	numeric	
V326	I41_I4E	What did you use most of the money they sent you for? Spouse	discrete	numeric	
V327	I42_I4A	From whom did you receive money? Child	discrete	numeric	
V328	I42_I4B	Where did they send the money from? Child	discrete	numeric	
V329	142_I4C	How often did they send you money? Child	discrete	numeric	
V330	I42_I4D	How do they mostly send the money to you? Child	discrete	numeric	
V331	I42_I4E	What did you use most of the money they sent you for? Child	discrete	numeric	
V332	I43_I4A	From whom did you receive money? Parent	discrete	numeric	
V333	I43_I4B	Where did they send the money from? Parent	discrete	numeric	
V334	143_14C	How often did they send you money? Parent	discrete	numeric	
V335	I43_I4D	How do they mostly send the money to you? Parent	discrete	numeric	
V336	I43_I4E	What did you use most of the money they sent you for? Parent	discrete	numeric	
V337	I44_I4A	From whom did you receive money? Other family member	discrete	numeric	
V338	I44_I4B	Where did they send the money from? Other family member	discrete	numeric	
V339	144_14C	How often did they send you money? Other family member	discrete	numeric	
V340	I44_I4D	How do they mostly send the money to you? Other family member	discrete	numeric	
V341	I44_I4E	What did you use most of the money they sent you for? Other family member	discrete	numeric	
V342	I45_I4A	From whom did you receive money? Friend	discrete	numeric	
V343	I45_I4B	Where did they send the money from? Friend	discrete	numeric	
V344	145_14C	How often did they send you money? Friend	discrete	numeric	
V345	I45_I4D	How do they mostly send the money to you? Friend	discrete	numeric	
V346	I45_I4E	What did you use most of the money they sent you for? Friend	discrete	numeric	
V347	I46_I4A	From whom did you receive money? Customer	discrete	numeric	
V348	I46_I4B	Where did they send the money from? Customer	discrete	numeric	
V349	146_14C	How often did they send you money? Customer	discrete	numeric	
V350	I46_I4D	How do they mostly send the money to you? Customer	discrete	numeric	
V351	I46_I4E	What did you use most of the money they sent you for? Customer	discrete	numeric	
V352	I47_I4A	From whom did you receive money? Someone you lent money to	discrete	numeric	
V353	I47_I4B	Where did they send the money from? Someone you lent money to	discrete	numeric	
V354	147_14C	How often did they send you money? Someone you lent money to	discrete	numeric	
V355	I47_I4D	How do they mostly send the money to you? Someone you lent money to	discrete	numeric	
V356	147_14E	What did you use most of the money they sent you for? Someone you lent money to	discrete	numeric	
V357	I48_I4A	From whom did you receive money? Other	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V358	I48_I4B	Where did they send the money from? Other	discrete	numeric	
V359	148_14C	How often did they send you money? Other	discrete	numeric	
V360	I48_I4D	How do they mostly send the money to you? Other	discrete	numeric	
V361	I48_I4E	What did you use most of the money they sent you for? Other	discrete	numeric	
V362	I5A1	Have you received money using a mobile phone?	discrete	numeric	
V363	I5A2	Have you sent money using a mobile phone?	discrete	numeric	
V364	I5B1	In the past 6 months have you sent money using a mobile phone?	discrete	numeric	
V365	15B2	In the past 6 months have you received money using a mobile phone?	discrete	numeric	
V366	I6A	Non-use in QI5: Would you use a mobile phone to send money?	discrete	numeric	
V367	16B	QI6A=no: What is the most important reason why you would not use a mobile phone to send money?	discrete	numeric	
V368	J1A	If you are not employed you cannot open a bank account	discrete	numeric	
V369	J1B	Having a bank account makes it easier to get credit	discrete	numeric	
V370	J1C	You can easily live your life without a bank account	discrete	numeric	
V371	J1D	Most services from banks are also offered elsewhere	discrete	numeric	
V372	J1E	You trust banks with your money	discrete	numeric	
V373	J1F	Banking is for people like me	discrete	numeric	
V374	J1G	Banks treat people with respect	discrete	numeric	
V375	J21A	Savings account at a bank - can deposit and withdraw as you wish	discrete	numeric	
V376	J21B1	At which bank? Savings account	discrete	numeric	
V377	J21B2	At which bank? Savings account	discrete	numeric	
V378	J21CI	Usage in past month: Savings account	discrete	numeric	
V379	J21CII	Usage in past 6 months: Savings account	discrete	numeric	
V380	J21D	Non-users: Main reason for not using: Savings account	discrete	numeric	
V381	J22A	Savings account at a bank with rules about deposits and withdrawals	discrete	numeric	
V382	J22B1	At which bank? Fixed deposit	discrete	numeric	
V383	J22B2	At which bank? Fixed deposit	discrete	numeric	
V384	J22CI	Usage in past month: Fixed deposit	discrete	numeric	
V385	J22CII	Usage in past 6 months: Fixed deposit	discrete	numeric	
V386	J22D	Non-users: Main reason for not using: Fixed deposit	discrete	numeric	
V387	J23A	Loan with a bank	discrete	numeric	
V388	J23B1	At which bank?	discrete	numeric	
V389	J23B2	At which bank?	discrete	numeric	
V390	J24A	ATM/Debit card	discrete	numeric	
V391	J24B1	At which bank? ATM or Debit card	discrete	numeric	
V392	J24B2	At which bank? ATM or Debit card	discrete	numeric	
V393	J24CI	Usage in past month: ATM or Debit card	discrete	numeric	
V394	J24CII	Usage in past 6 months: ATM or Debit card	discrete	numeric	
V395	J24D	Non-users: Main reason for not using: ATM or Debit card	discrete	numeric	
V396	J25A	Current or Cheque account	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V397	J25B1	At which bank? Current or Cheque account	discrete	numeric	
V398	J25B2	At which bank? Current or Cheque account	discrete	numeric	
V399	J25CI	Usage in past month: Current or Cheque account	discrete	numeric	
V400	J25CII	Usage in past 6 months: Current or Cheque account	discrete	numeric	
V401	J25D	Non-users: Main reason for not using: Current or Cheque account	discrete	numeric	
V402	J26A	Overdraft facilities	discrete	numeric	
V403	J26B1	At which bank? Overdraft facilities	discrete	numeric	
V404	J26B2	At which bank? Overdraft facilities	discrete	numeric	
V405	J26CI	Usage in past month: Overdraft facilities	discrete	numeric	
V406	J26CII	Usage in past 6 months: Overdraft facilities	discrete	numeric	
V407	J26D	Non-users: Main reason for not using: Overdraft facilities	discrete	numeric	
V408	J27A	Credit Card	discrete	numeric	
V409	J27B1	At which bank? Credit Card	discrete	numeric	
V410	J27B2	At which bank? Credit Card	discrete	numeric	
V411	J27CI	Usage in past month: Credit Card	discrete	numeric	
V412	J27CII	Usage in past 6 months: Credit Card	discrete	numeric	
V413	J27D	Non-users: Main reason for not using: Credit Card	discrete	numeric	
V414	J28A	Foreign bank account	discrete	numeric	
V415	J28B1	At which bank? Foreign bank account	discrete	numeric	
V416	J28B2	At which bank? Foreign bank account	discrete	numeric	
V417	J28CI	Usage in past month: Foreign bank account	discrete	numeric	
V418	J28CII	Usage in past 6 months: Foreign bank account	discrete	numeric	
V419	J28D	Non-users: Main reason for not using: Foreign bank account	discrete	numeric	
V420	J29A	Other bank product	discrete	numeric	
V421	J29B1	At which bank? Other	discrete	numeric	
V422	J29B2	At which bank? Other	discrete	numeric	
V423	J29CI	Usage in past month: Other	discrete	numeric	
V424	J29CII	Usage in past 6 months: Other	discrete	numeric	
V425	J29D	Non-users: Main reason for not using: Other	discrete	numeric	
V426	J3A	Do you have a bank account in your name?	discrete	numeric	
V427	J3B	Can you use/access your bank account when you want to?	discrete	numeric	
V428	J3C	Those who can't access/use:What is the main reason you are not able to use/access your account when you want to?	discrete	numeric	
V429	J3D	For approximately how long have you had a bank account?	discrete	numeric	
V430	J3E	What was the main reason you opened a bank account?	discrete	numeric	
V431	J3F	When you first opened a bank account, did you have an account with a SACCO or MFI?	discrete	numeric	
V432	J3G	J3F=Yes: Did you close any of these when you opened your bank account?	discrete	numeric	
V433	ЈЗН	When you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine?	discrete	numeric	
V434	J3I	J3H=Yes: Did you give up your membership with any of these when you opened your bank account?	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V435	J4A	Are you using someone else's bank account?	discrete	numeric	
V436	J4B	J4A=Yes: Can you use/access this bank account when you want to?	discrete	numeric	
V437	J4C	J4B=No: What is the main reason you are not able to use/access your account when you want to?	discrete	numeric	
V438	J4D1	Whose account(s) are you using? Spouse or partner	discrete	numeric	
V439	J4D2	Whose account(s) are you using? Child	discrete	numeric	
V440	J4D3	Whose account(s) are you using? Parent	discrete	numeric	
V441	J4D4	Whose account(s) are you using? Other family member	discrete	numeric	
V442	J4D5	Whose account(s) are you using? Neighbour or friend	discrete	numeric	
V443	J4D6	Whose account(s) are you using? Savings club	discrete	numeric	
V444	J4D7	Whose account(s) are you using? Community organisation	discrete	numeric	
V445	J4D8	Whose account(s) are you using? Other	discrete	numeric	
V446	J4E	What is the main reason why you are using someone else's account?	discrete	numeric	
V447	J51	Done in past 6 months: Cash a cheque	discrete	numeric	
V448	J52	Done in past 6 months: Deposit cash into a bank account	discrete	numeric	
V449	J53	Done in past 6 months: Deposit a cheque into a bank account	discrete	numeric	
V450	J54A	Done in past 6 months: Cash withdrawal from a bank account	discrete	numeric	
V451	J54B	From branch or ATM? Cash withdrawal from a bank account	discrete	numeric	
V452	J55	Done in past 6 months: Paid people or bills using a cheque	discrete	numeric	
V453	J56	Done in past 6 months: Money transfers between your own bank accounts	discrete	numeric	
V454	J57	Done in past 6 months: Money transfer to another person's bank account	discrete	numeric	
V455	J58	Done in past 6 months: Received money from someone into a bank account	discrete	numeric	
V456	J59	Done in past 6 months: Get a bank statement	discrete	numeric	
V457	J510	Done in past 6 months: Internet banking transaction	discrete	numeric	
V458	J511	Done in past 6 months: Mobile banking transaction	discrete	numeric	
V459	J6	Unbanked:What is the main reason why do you not have a bank account?	discrete	numeric	
V460	J7A	Do you have a MFI account?	discrete	numeric	
V461	J7B1	Have you used your MFI account in the past month?	discrete	numeric	
V462	J7B2	Have you used your MFI account this year?	discrete	numeric	
V463	J7C	Non users: What is the main reason for you not using your MFI account?	discrete	numeric	
V464	J7D1	What do you usually use your MFI account for? Saving	discrete	numeric	
V465	J7D2	What do you usually use your MFI account for? Credit	discrete	numeric	
V466	J7D3	What do you usually use your MFI account for? Other	discrete	numeric	
V467	J7E	For approximately how long have you had an account with a MFI?	discrete	numeric	
V468	J7F	Why did you mainly open a MFI account?	discrete	numeric	
V469	J7G	When you first opened a MFI account, did you have an account with a bank or a SACCO?	discrete	numeric	
V470	Ј7Н	J7G=Yes: Did you close any of these when you opened your MFI account?	discrete	numeric	
V471	J7I	When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine?	discrete	numeric	
V472	J7J	J7I=Yes: Did you give up your membership with any of these when you opened your MFI account?	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V473	J8A	Are you a member of an umurenge SACCO or do you have an umurenge SACCO account?	discrete	numeric	
V474	J8B1	Have you used your umurenge SACCO account in the past month?	discrete	numeric	
V475	J8B2	Have you used your umurenge SACCO account this year?	discrete	numeric	
V476	J8C	Non-users: What is the main reason for you not using your SACCO account?	discrete	numeric	
V477	J8D1	What do you usually use your umurenge SACCO account for? Savings	discrete	numeric	
V478	J8D2	What do you usually use your umurenge SACCO account for? Credit	discrete	numeric	
V479	J8D3	What do you usually use your umurenge SACCO account for? Other	discrete	numeric	
V480	J8E	For approximately how long have you been a member of an umurenge SACCO?	discrete	numeric	
V481	J8F	Why did you mainly become a member?	discrete	numeric	
V482	J8G	When you first became a member/opened your umurenge SACCO account, did you have an account with a bank or a MFI?	discrete	numeric	
V483	J8H	J8G=Yes: Did you close any of these when you opened your umurenge SACCO account/became a member?	discrete	numeric	
V484	J8I	When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine?	discrete	numeric	
V485	J8J	J8I=Yes: Did you give up your membership with any of these when you became a member/opened your umurenge SACCO account?	discrete	numeric	
V486	K1A	Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina?	discrete	numeric	
V487	K1B1	Which of the following do you do with the group? Save	discrete	numeric	
V488	K1B2	Which of the following do you do with the group? Borrow	discrete	numeric	
V489	K1B3	Which of the following do you do with the group? Other	discrete	numeric	
V490	K1C	For approximately how long have you been a member of such a group?	discrete	numeric	
V491	K2A	Club activities: Lend money out to members when they need the money	discrete	numeric	
V492	K2B	Club activities: Lend out money to non-members when they want to borrow	discrete	numeric	
V493	K2C	Club activities: Give collected money to one member every month	discrete	numeric	
V494	K2D	Club activities: Keep the collected money for members and members can withdraw this money when they need it	discrete	numeric	
V495	K2E	Club activities: Keep the collected money for members and give to members after a certain period of time	discrete	numeric	
V496	K2F	Club activities: Buy assets as a group	discrete	numeric	
V497	K2G	Club activities: Buy assets for individual members	discrete	numeric	
V498	K2H	Club activities: Raise or save money for funerals for group members	discrete	numeric	
V499	K2I	Club activities: Raise or save money for other emergencies for group members	discrete	numeric	
V500	K2J	Club activities: Act as guarantor when members want to borrow money somewhere else	discrete	numeric	
V501	КЗА	What is the main reason why you belong to a group?	discrete	numeric	
V502	K3B1	I have more discipline in saving with a group than any other way	discrete	numeric	
V503	K3B2	I have more discipline paying back money borrowed from a group	discrete	numeric	
V504	K4A	Are you a member of any other group or organisation?	discrete	numeric	
V505	K4B1	What type of group/organisation? Business organisation	discrete	numeric	
V506	K4B2	What type of group/organisation? Farmer's association	discrete	numeric	
V507	K4B3	What type of group/organisation? Market/traders association	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V508	K4B4	What type of group/organisation? Cooperative	discrete	numeric	
V509	K4B5	What type of group/organisation? Church/religious group	discrete	numeric	
V510	K4B6	What type of group/organisation? Women's/men's group	discrete	numeric	
V511	K4B7	What type of group/organisation? Other	discrete	numeric	
V512	L1	Household involvement in farming	discrete	numeric	
V513	L21	Farming activities: Cattle	discrete	numeric	
V514	L22	Farming activities: Goats, sheep, pigs, etc	discrete	numeric	
V515	L23	Farming activities: Other livestock such as chickens, rabbits, etc	discrete	numeric	
V516	L24	Farming activities: Cash crops – tea, coffee, pyrethrum	discrete	numeric	
V517	L25	Farming activities: Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit	discrete	numeric	
V518	L26	Farming activities: Vegetables - tomatoes, carrots, onions, cabbages, etc	discrete	numeric	
V519	L27	Farming activities: Grains	discrete	numeric	
V520	L28	Farming activities: Roots	discrete	numeric	
V521	L29	Farming activities: Beans, peas, ground nuts	discrete	numeric	
V522	L210	Farming activities: Banana	discrete	numeric	
V523	L211	Farming activities: Other	discrete	numeric	
V524	L3A	Livestock owners: Your household will never sell your livestock	discrete	numeric	
V525	L3B	Livestock owners: Your household will use your livestock as security when you need to borrow money	discrete	numeric	
V526	L3C	Livestock owners: Your household regards your livestock as a form of savings	discrete	numeric	
V527	L3D	Livestock owners: Your household will sell some of your livestock to get cash when you need cash	discrete	numeric	
V528	L4	Do you/your household farm mostly for consumption or selling?	discrete	numeric	
V529	L5	Where do you mainly get the money for inputs?	discrete	numeric	
V530	M1_M1A	How do you usually pay for food/groceries?	discrete	numeric	
V531	M1_M1B	How do you usually pay for clothes?	discrete	numeric	
V532	M1_M1C	How would you pay for larger goods/appliances?	discrete	numeric	
V533	M21_M2A	Income source: Salary or wages from Government	discrete	numeric	
V534	M21_M2B	How often do you usually receive money from: Salary or wages from Government	discrete	numeric	
V535	M21_M2C1	How do you receive the money from: Salary or wages from Government	discrete	numeric	
V536	M21_M2C2	How do you receive the money from: Salary or wages from Government	discrete	numeric	
V537	M21_M2C3	How do you receive the money from: Salary or wages from Government	discrete	numeric	
V538	M22_M2A	Income source: Salary or wages from a business or company	discrete	numeric	
V539	M22_M2B	How often do you usually receive money from: Salary or wages from a business or company	discrete	numeric	
V540	M22_M2C1	How do you receive the money from: Salary or wages from a business or company	discrete	numeric	
V541	M22_M2C2	How do you receive the money from: Salary or wages from a business or company	discrete	numeric	
V542	M22_M2C3	How do you receive the money from: Salary or wages from a business or company	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V543	M23_M2A	Income source: Salary or wages from a farmer	discrete	numeric	
V544	M23_M2B	How often do you usually receive money from: Salary or wages from a farmer	discrete	numeric	
V545	M23_M2C1	How do you receive the money from: Salary or wages from a farmer	discrete	numeric	
V546	M23_M2C2	How do you receive the money from: Salary or wages from a farmer	discrete	numeric	
V547	M23_M2C3	How do you receive the money from: Salary or wages from a farmer	discrete	numeric	
V548	M24_M2A	Income source: Salary or wages from an individual	discrete	numeric	
V549	M24_M2B	How often do you usually receive money from: Salary or wages from an individual	discrete	numeric	
V550	M24_M2C1	How do you receive the money from: Salary or wages from an individual	discrete	numeric	
V551	M24_M2C2	How do you receive the money from: Salary or wages from an individual	discrete	numeric	
V552	M24_M2C3	How do you receive the money from: Salary or wages from an individual	discrete	numeric	
V553	M25_M2A	Income source: Self-employed (have own business)	discrete	numeric	
V554	M25_M2B	How often do you usually receive money from: Self-employed (have own business)	discrete	numeric	
V555	M25_M2C1	How do you receive the money from: Self-employed (have own business)	discrete	numeric	
V556	M25_M2C2	How do you receive the money from: Self-employed (have own business)	discrete	numeric	
V557	M25_M2C3	How do you receive the money from: Self-employed (have own business)	discrete	numeric	
V558	M26_M2A	Income source: Money from farming	discrete	numeric	
V559	M26_M2B	How often do you usually receive money from: Money from farming	discrete	numeric	
V560	M26_M2C1	How do you receive the money from: Money from farming	discrete	numeric	
V561	M26_M2C2	How do you receive the money from: Money from farming	discrete	numeric	
V562	M26_M2C3	How do you receive the money from: Money from farming	discrete	numeric	
V563	M27_M2A	Income source: Money from fishing	discrete	numeric	
V564	M27_M2B	How often do you usually receive money from: Money from fishing	discrete	numeric	
V565	M27_M2C1	How do you receive the money from: Money from fishing	discrete	numeric	
V566	M27_M2C2	How do you receive the money from: Money from fishing	discrete	numeric	
V567	M27_M2C3	How do you receive the money from: Money from fishing	discrete	numeric	
V568	M28_M2A	Income source: Rental income	discrete	numeric	
V569	M28_M2B	How often do you usually receive money from: Rental income	discrete	numeric	
V570	M28_M2C1	How do you receive the money from: Rental income	discrete	numeric	
V571	M28_M2C2	How do you receive the money from: Rental income	discrete	numeric	
V572	M28_M2C3	How do you receive the money from: Rental income	discrete	numeric	
V573	M29_M2A	Income source: Private pension	discrete	numeric	
V574	M29_M2B	How often do you usually receive money from: Private pension	discrete	numeric	
V575	M29_M2C1	How do you receive the money from: Private pension	discrete	numeric	
V576	M29_M2C2	How do you receive the money from: Private pension	discrete	numeric	
V577	M29_M2C3	How do you receive the money from: Private pension	discrete	numeric	
V578	M210_M2A	Income source: Government pension	discrete	numeric	
V579	M210_M2B	How often do you usually receive money from: Government pension	discrete	numeric	
V580	M210_M2C1	How do you receive the money from: Government pension	discrete	numeric	
V581	M210_M2C2	How do you receive the money from: Government pension	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V582	M210_M2C3	How do you receive the money from: Government pension	discrete	numeric	
V583	M211_M2A	Income source: Government or state grant or VUP grant or VUP cash transfer	discrete	numeric	
V584	M211_M2B	How often do you usually receive money from: Government or state grant or VUP grant or VUP cash transfer	discrete	numeric	
V585	M211_M2C1	How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer	discrete	numeric	
V586	M211_M2C2	How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer	discrete	numeric	
V587	M211_M2C3	How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer	discrete	numeric	
V588	M212_M2A	Income source: Maintenance money	discrete	numeric	
V589	M212_M2B	How often do you usually receive money from: Maintenance money	discrete	numeric	
V590	M212_M2C1	How do you receive the money from: Maintenance money	discrete	numeric	
V591	M212_M2C2	How do you receive the money from: Maintenance money	discrete	numeric	
V592	M212_M2C3	How do you receive the money from: Maintenance money	discrete	numeric	
V593	M213_M2A	Income source: Remittances (money from friends or family)	discrete	numeric	
V594	M213_M2B	How often do you usually receive money from: Remittances (money from friends or family)	discrete	numeric	
V595	M213_M2C1	How do you receive the money from: Remittances (money from friends or family)	discrete	numeric	
V596	M213_M2C2	How do you receive the money from: Remittances (money from friends or family)	discrete	numeric	
V597	M213_M2C3	How do you receive the money from: Remittances (money from friends or family)	discrete	numeric	
V598	M214_M2A	Income source: Get money from household member	discrete	numeric	
V599	M214_M2B	How often do you usually receive money from: Get money from household member	discrete	numeric	
V600	M214_M2C1	How do you receive the money from: Get money from household member	discrete	numeric	
V601	M214_M2C2	How do you receive the money from: Get money from household member	discrete	numeric	
V602	M214_M2C3	How do you receive the money from: Get money from household member	discrete	numeric	
V603	M215_M2A	Income source: Household member pays expenses	discrete	numeric	
V604	M215_M2B	How often do you usually receive money from: Household member pays expenses	discrete	numeric	
V605	M215_M2C1	How do you receive the money from: Household member pays expenses	discrete	numeric	
V606	M215_M2C2	How do you receive the money from: Household member pays expenses	discrete	numeric	
V607	M215_M2C3	How do you receive the money from: Household member pays expenses	discrete	numeric	
V608	M216_M2A	Income source: Piece work	discrete	numeric	
V609	M216_M2B	How often do you usually receive money from: Piece work	discrete	numeric	
V610	M216_M2C1	How do you receive the money from: Piece work	discrete	numeric	
V611	M216_M2C2	How do you receive the money from: Piece work	discrete	numeric	
V612	M216_M2C3	How do you receive the money from: Piece work	discrete	numeric	
V613	M217_M2A	Income source: VUP public works	discrete	numeric	
V614	M217_M2B	How often do you usually receive money from: VUP public works	discrete	numeric	
V615	M217_M2C1	How do you receive the money from: VUP public works	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V616	M217_M2C2	How do you receive the money from: VUP public works	discrete	numeric	
V617	M217_M2C3	How do you receive the money from: VUP public works	discrete	numeric	
V618	M218_M2A	Income source: Make goods to sell	discrete	numeric	
V619	M218_M2B	How often do you usually receive money from: Make goods to sell	discrete	numeric	
V620	M218_M2C1	How do you receive the money from: Make goods to sell	discrete	numeric	
V621	M218_M2C2	How do you receive the money from: Make goods to sell	discrete	numeric	
V622	M218_M2C3	How do you receive the money from: Make goods to sell	discrete	numeric	
V623	M219_M2A	Income source: Sell something I grow	discrete	numeric	
V624	M219_M2B	How often do you usually receive money from: Sell something I grow	discrete	numeric	
V625	M219_M2C1	How do you receive the money from: Sell something I grow	discrete	numeric	
V626	M219_M2C2	How do you receive the money from: Sell something I grow	discrete	numeric	
V627	M219_M2C3	How do you receive the money from: Sell something I grow	discrete	numeric	
V628	M220_M2A	Income source: Sell something I collect from nature	discrete	numeric	
V629	M220_M2B	How often do you usually receive money from: Sell something I collect from nature	discrete	numeric	
V630	M220_M2C1	How do you receive the money from: Sell something I collect from nature	discrete	numeric	
V631	M220_M2C2	How do you receive the money from: Sell something I collect from nature	discrete	numeric	
V632	M220_M2C3	How do you receive the money from: Sell something I collect from nature	discrete	numeric	
V633	M221_M2A	Income source: Other	discrete	numeric	
V634	M221_M2B	How often do you usually receive money from: Other	discrete	numeric	
V635	M221_M2C1	How do you receive the money from: Other	discrete	numeric	
V636	M221_M2C2	How do you receive the money from: Other	discrete	numeric	
V637	M221_M2C3	How do you receive the money from: Other	discrete	numeric	
V638	M2_M2D	Main source of income	discrete	numeric	
V639	M2F1	Get money from HH member: Spouse	discrete	numeric	
V640	M2F2	Get money from HH member: Parent	discrete	numeric	
V641	M2F3	Get money from HH member: Child	discrete	numeric	
V642	M2F4	Get money from HH member: Other relative	discrete	numeric	
V643	M2F5	Get money from HH member: Other	discrete	numeric	
V644	МЗА	Do you have money of your own that you can do with as you wish?	discrete	numeric	
V645	M3B1	M3a=No:Why not?	discrete	numeric	
V646	M3B2	M3a=No:Why not?	discrete	numeric	
V647	M3B3	M3a=No:Why not?	discrete	numeric	
V648	M3B4	M3a=No:Why not?	discrete	numeric	
V649	M4	Total income base	discrete	numeric	
V650	M4A	Personal total monthly income?	discrete	numeric	
V651	M4B	Personal total annual income?	discrete	numeric	
V652	M5A	How would you mainly cover the costs: Wedding	discrete	numeric	
V653	M5B	How would you mainly cover the costs: Funeral	discrete	numeric	
V654	M5C	How would you mainly cover the costs: Medical emergency	discrete	numeric	

ID	Name	Label	Туре	Format	Question
V655	M5D	How would you mainly cover the costs: Childrens education	discrete	numeric	
V656	N1A	You have many dreams and ambitions you are working towards	discrete	numeric	
V657	N1B	You have people in the community that you can turn to for help if you need to	discrete	numeric	
V658	N1C	You would rather turn to strangers then people in the community if you need financial help	discrete	numeric	
V659	N1D	You want to leave your children well taken care of	discrete	numeric	
V660	N1E	It is the responsibility of government to take care of those who struggle to make a living	discrete	numeric	
V661	N1F	People in your community have a strong sense of involvement in the community, people rely on each other for support	discrete	numeric	
V662	N1G	You believe that technology improves the quality of one's life and you are willing to use it	discrete	numeric	
V663	N2A	In the past year did any member of your household pass away?	discrete	numeric	
V664	N2B1	Age group	discrete	numeric	
V665	N2B2	Age group	discrete	numeric	
V666	N2B3	Age group	discrete	numeric	
V667	N2C	Did you lose the main income earner of the household?	discrete	numeric	
V668	WEIGHT	Weight	contin	numeric	

# Province (A2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

# District (A3)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 6150 Invalid: 0

# District (A3 D)

File: rfs-2012-data

#### Overview

Type: Continuous Format: numeric Width: 2 Decimals: 0 Range: 11-57 Valid cases: 6150 Invalid: 0 Minimum: 11 Maximum: 57

# Sector (A4)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-18 Valid cases: 6150 Invalid: 0

# **Cell (A5)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

# Village (A6)

File: rfs-2012-data

# Village (A6)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

# Urban/Rural (A1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

# Number of the selected household (A7A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-15 Valid cases: 6150 Invalid: 0

# Number of substitute household (A7B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 6150 Invalid: 0

# **NUMHH (NUMHH)**

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 5 Decimals: 0

Range: 11001-57298

Valid cases: 6149 Invalid: 1 Minimum: 11001 Maximum: 57298 Mean: 34994.1

Standard deviation: 13753.7

# Do you consider yourself head of the household? (C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150

Invalid: 0

# How old is the head of the household? (C1A)

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 2 Decimals: 0 Range: 3-95 Valid cases: 2787 Invalid: 3363 Minimum: 3 Maximum: 95

# Gender of the head of the household? (C1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 2787 Invalid: 3363

# Highest level of education completed by the head of the household? (C1C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 2787 Invalid: 3363

# Does the head of the household bring money into the household? (C1D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 2787 Invalid: 3363

# How many people depend on the household income? (C1E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 2787 Invalid: 3363

# What is your relationship to the head of the household? (C1F)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 2787 Invalid: 3363

# Respondent age (C2)

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 2 Decimals: 0 Range: 16-99 Valid cases: 6150 Invalid: 0 Minimum: 16 Maximum: 99

# Respondent gender (C3)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# Respondent highest level of education achieved (C4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 6150 Invalid: 0

# Respondent marital status (C4B)

File: rfs-2012-data

## Respondent marital status (C4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

## Respondent participation in financial decision making in the household (C5)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

### Respondent general health status (C6)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## When you are ill, where do you mostly go to be treated? (C7)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 6150 Invalid: 0

## How often have you or your household had to skip a meal because you didn't have food? (C8A1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4

### Who would you first turn to for help if you don't have food? (C8A2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 6150 Invalid: 0

# How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine? (C8A3)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Who would you first turn to for help if you don't have money for medicine or medical treatment? (C8A4)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 6130 Invalid: 20

# How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs? (C8A5)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

## Who would you first turn to for help if you need money for school expenses? (C8A6)

File: rfs-2012-data

#### **Overview**

## Who would you first turn to for help if you need money for school expenses? (C8A6)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 4476 Invalid: 1674

## How often have you or your household had to go without cash income and had to make a plan for daily needs? (C8A7)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Who would you first turn to for help if you don't have cash to cover your daily needs? (C8A8)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 6150 Invalid: 0

## How many rooms does the dwelling have? (C9A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-10 Valid cases: 6150 Invalid: 0

## How many rooms in this dwelling are used for sleeping purposes? (C9B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9

## How many people usually sleep in this dwelling 5 nights a week? (C9C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12 Valid cases: 6150 Invalid: 0

### Household home ownership status (C10)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 6150 Invalid: 0

### Home owners: How did you get the dwelling? (C10A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 4842 Invalid: 1308

## Home owners: Where did you get most of the money from to buy/build the house? (C10B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-11 Valid cases: 4305 Invalid: 1845

### Home owners: Do you owe money on the dwelling? (C10C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 4305 Invalid: 1845

## Home owners: Do you have a title deed for the land/plot where your dwelling is? (C10D)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 4842 Invalid: 1308

### Home owners: Do you own other dwellings? (C10E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 4842 Invalid: 1308

## You will never move and will probably spend your whole life in this dwelling (C11A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## Your dwelling is something to keep and never sell (C11B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## If you needed a large sum of money you would sell your dwelling (C11C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## You would use your dwelling as security when borrowing money (C11D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## You think of your dwelling as an investment that will increase in value over time (C11E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

### Your dwelling is an asset you can use to earn money (C11F)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## You have enlarged or plan to enlarge your dwelling (C11G)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 4842 Invalid: 1308

## What is the main source of drinking water for household members (C12)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12

## Does household have own toilet or is toilet shared with other households? (C13A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## What type of toilet facility is mostly used by the members of your household? (C13B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 5817 Invalid: 333

## What is the main source of energy that your household uses for cooking? (C14A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-10 Valid cases: 6150 Invalid: 0

## What is the main source of lighting in your home? (C14B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-11 Valid cases: 6150 Invalid: 0

### Seating room chairs and tables (C1501)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## **Fridge (C1502)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Deep freezer (C1503)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### **Radio (C1504)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Radio that plays cassettes or CDs (C1505)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## TV (C1506)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Decoder (C1507)

## Decoder (C1507)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### TV antenna (C1508)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Video player (C1509)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Computer (C1510)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Sound system (C1511)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

Valid cases: 6150 Invalid: 0

## Mobile phone (C1512)

### Mobile phone (C1512)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Fixed phone (C1513)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### **Cooker (C1514)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Hoe, Slasher, Panga, Spade, (C1515)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Wheel Barrow (C1516)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Machine used for digging (C1517)

## Machine used for digging (C1517)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Washing machine (C1518)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Fan (C1519)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Air condition machine (C1520)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Sewing machine (C1521)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Bed (C1522)

## **Bed (C1522)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Wardrobe for clothes (C1523)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Book shelf (C1524)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## **Table (C1525)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## **Chairs (C1526)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Car (C1527)

Car (C1527)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

Minibus (C1528)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

Motorcycle (C1529)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

Leisure Boat (C1530)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

**Bicycle (C1531)** 

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

Donkey or Oxen for ploughing (C1532)

### Donkey or Oxen for ploughing (C1532)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### **Tractor (C1533)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### **Grinding machine (C1534)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Household ubudehe status (C16A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 6150 Invalid: 0

## Has the category your household is in changed in the past 2 years? (C16B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 5476 Invalid: 674

## In what category did your household fall before it changed? (C16C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 742 Invalid: 5408

## Has your household received a direct cash transfer from VUP in the past 12 months? (C16D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### Cell phone access (C17A1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those with access, cell phone ownership (C17B1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 3885 Invalid: 2265

### Public phone/Landline access (C17A2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### Those with access, landline ownership (C17B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 868 Invalid: 5282

### Computer access (C17A3)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Those with access, computer ownership (C17B3)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 455 Invalid: 5695

## **Internet access (C17A4)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those with access, own internet? (C17B4)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 379 Invalid: 5771

## How long would it take you to get to your nearest market? (D1A1)

### How long would it take you to get to your nearest market? (D1A1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

### Can you use public transport to access this market? (D1B1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## How long would it take you to get to your nearest sector office? (D1A2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Can you use public transport to access this sector office? (D1B2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### How long would it take you to get to your nearest school? (D1A3)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4

### Can you use public transport to access this school? (D1B3)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150

Invalid: 0

## How long would it take you to get to your nearest health care facility? (D1A4)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Can you use public transport to access this health care facility? (D1B4)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## How long would it take you to get to your nearest taxi rank? (D1A5)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Can you use public transport to access this taxi rank? (D1B5)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

## How long would it take you to get to your nearest umurenge SACCO? (D1A6)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Can you use public transport to access this umurenge SACCO? (D1B6)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### How long would it take you to get to your nearest Bank? (D1A7)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Can you use public transport to access this bank? (D1B7)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Public transport is reliable (D2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

### Public transport is affordable (D2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### Public transport is safe to use (D2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### You often have to spend more money than you have available (E1A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Your current financial situation makes you worry (E1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## You keep track of your income and expenditure (E1C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

## At any given time you know approximately how much money you have (E1D)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### You adjust your expenses according to your income (E1E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

Valid cases: 6150 Invalid: 0

### You plan for your future or long-term money needs (E1F)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Criteria for choosing a financial institution to open an account (E2A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-14 Valid cases: 6150 Invalid: 0

## Criteria for choosing an informal group to become a member of (E2B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12

## Can you please tell me which of the following would you trust most with your SAVINGS? (E3A)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

## Can you please tell me which of the following would you trust most to borrow from? (E3B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 6150 Invalid: 0

## Which of the following would you trust most if you are to send money to someone? (E3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 6150 Invalid: 0

### **Savings definition (F1)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

### You go without certain things to be able to save (F2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## You believe you have to save for difficult times even if your income is low (F2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## You believe it is better to save where your money is safe than to take risks to make more (F2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### You save or put money aside when you can (F2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## You save or put money away for a specific purpose and you do not use it for any other purpose (F2E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## You save or put money away for a specific purpose but you end up using it before you used it for that purpose (F2F)

File: rfs-2012-data

#### Overview

## You save or put money away for a specific purpose but you end up using it before you used it for that purpose (F2F)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Do you have savings at a bank? (F31 F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### With which institution(s)? (F31\_F3B1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-15 Valid cases: 873 Invalid: 5277

## With which institution(s)? (F31\_F3B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 873 Invalid: 5277

## What was the main reason for you to choose to keep your savings in the bank? (F31\_F3C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 873 Invalid: 5277

### Does this way of saving meet your saving needs? Bank (F31\_F3D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 873 Invalid: 5277

## If not, what is the main reason for it not meeting your need? Bank (F31 F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 122 Invalid: 6028

### **Usage: Past month Bank savings account (F31\_F3F1)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 873 Invalid: 5277

## Usage: Past 6 months Bank savings account (F31\_F3F2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 372 Invalid: 5778

## Do you have savings at a MFI or a non-umurenge SACCO? (F32\_F3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### With which institution(s)? (F32\_F3B1)

File: rfs-2012-data

#### Overview

Type: Continuous Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 176 Invalid: 5974 Minimum: 1 Maximum: 99 Mean: 30.4

Standard deviation: 28.7

## With which institution(s)? (F32\_F3B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 176 Invalid: 5974

## What was the main reason for you to choose to keep your savings at a MFI or a non-umurenge SACCO? (F32\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 176 Invalid: 5974

## Does this way of saving meet your saving needs? MFI or non-umurenge SACCO (F32\_F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 176 Invalid: 5974

## If not, what is the main reason for it not meeting your need? MFI or non-umurenge SACCO (F32\_F3E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4

## Usage: Past month MFI or non-umurenge SACCO savings account (F32\_F3F1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 176 Invalid: 5974

## Usage: Past 6 months MFI or non-umurenge SACCO savings account (F32 F3F2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 59 Invalid: 6091

### Do you have savings at an umurenge SACCO? (F33\_F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to keep your savings at an umurenge SACCO? (F33\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 1169 Invalid: 4981

## Does this way of saving meet your saving needs? Umurenge SACCO (F33\_F3D)

File: rfs-2012-data

#### Overview

## Does this way of saving meet your saving needs? Umurenge SACCO (F33\_F3D)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1169 Invalid: 4981

## If not, what is the main reason for it not meeting your need? Umurenge SACCO savings account (F33\_F3E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 71 Invalid: 6079

### Usage: Past month Umurenge SACCO savings account (F33 F3F1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1169 Invalid: 4981

## Usage: Past 6 months Umurenge SACCO savings account (F33 F3F2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 550 Invalid: 5600

## Do you have savings in the capital or stock market (incl. Treasury bonds)? (F34 F3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## What was the main reason for you to choose to keep your savings in the capital or stock market? (F34\_F3C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 13 Invalid: 6137

## Does this way of saving meet your saving needs? Capital or stock market (F34 F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 13 Invalid: 6137

## If not, what is the main reason for it not meeting your need? Capital or stock market (F34\_F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 3 Invalid: 6147

### **Usage: Past month Capital or stock market (F34 F3F1)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 13 Invalid: 6137

### Usage: Past 6 months Capital or stock market (F34 F3F2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Do you have a pension fund or provident fund (incl. Caisse Sociale du Rwanda)? (F35\_F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to get a pension fund or provident fund? (F35\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 132 Invalid: 6018

## Does this way of saving meet your saving needs? Pension or provident fund (F35 F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 132 Invalid: 6018

## If not, what is the main reason for it not meeting your need? Pension or provident fund (F35\_F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 10 Invalid: 6140

## Usage: Past month Pension or provident fund (F35\_F3F1)

File: rfs-2012-data

#### Overview

## Usage: Past month Pension or provident fund (F35\_F3F1)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 132 Invalid: 6018

### **Usage: Past 6 months Pension or provident fund (F35 F3F2)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 23 Invalid: 6127

## Do you have savings with a group such as a co-op, VSLA, tontine, ikibina? (F36 F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to keep your savings in a group? (F36\_F3C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 2065 Invalid: 4085

### Does this way of saving meet your saving needs? Group (F36\_F3D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## If not, what is the main reason for it not meeting your need? Group (F36\_F3E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 115 Invalid: 6035

### **Usage: Past month Group (F36 F3F1)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 2065 Invalid: 4085

### **Usage: Past 6 months Group (F36\_F3F2)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 246 Invalid: 5904

## Do you have savings with someone in community who keeps it safe for you? (F37\_F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to keep your savings with someone in community? (F37 F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6

## Does this way of saving meet your saving needs? Someone in community (F37\_F3D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 96 Invalid: 6054

## If not, what is the main reason for it not meeting your need? Someone in community (F37\_F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 15 Invalid: 6135

### **Usage: Past month Someone in the community (F37\_F3F1)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 96 Invalid: 6054

## **Usage: Past 6 months Someone in the community (F37\_F3F2)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 41 Invalid: 6109

## Do you have savings with someone in household or family who keeps it safe for you? (F38\_F3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## What was the main reason for you to choose to keep your savings with someone in household or family? (F38\_F3C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 491 Invalid: 5659

## Does this way of saving meet your saving needs? Household or family member (F38 F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 491 Invalid: 5659

## If not, what is the main reason for it not meeting your need? Household or family member (F38 F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 47 Invalid: 6103

## Usage: Past month Someone in household or family (F38\_F3F1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 491 Invalid: 5659

## Usage: Past 6 months Someone in the household or family (F38 F3F2)

File: rfs-2012-data

#### **Overview**

## Usage: Past 6 months Someone in the household or family (F38\_F3F2)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 175 Invalid: 5975

### Do you buy things to sell later as a form of savings? (F39\_F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to save in this way? (F39\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 1348 Invalid: 4802

## Does this way of saving meet your saving needs? Buy assets (F39 F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1348 Invalid: 4802

## If not, what is the main reason for it not meeting your need? Buy assets (F39\_F3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4

## **Usage: Past month Buying assets (F39\_F3F1)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1348 Invalid: 4802

### **Usage: Past 6 months Buying assets (F39\_F3F2)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 731 Invalid: 5419

### Do you have savings in a secret place at home? (F310 F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to keep your savings at home? (F310\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 1272 Invalid: 4878

## Does this way of saving meet your saving needs? Home (F310\_F3D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1272 Invalid: 4878

## If not, what is the main reason for it not meeting your need? Home (F310\_F3E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 165 Invalid: 5985

### **Usage: Past month Home savings (F310 F3F1)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1272 Invalid: 4878

### **Usage: Past 6 months Home savings (F310\_F3F2)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 365 Invalid: 5785

## Do you have any other savings mechanism not mentioned? (F311\_F3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What was the main reason for you to choose to keep your savings in this way? (F311\_F3C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6

### Does this way of saving meet your saving needs? Other (F311\_F3D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 60 Invalid: 6090

## If not, what is the main reason for it not meeting your need? Other (F311 F3E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 8 Invalid: 6142

### **Usage: Past month Other (F311\_F3F1)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 60 Invalid: 6090

### **Usage: Past 6 months Other (F311\_F3F2)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 16 Invalid: 6134

### What are you mainly saving or putting money away for? (F4)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-14 Valid cases: 4153 Invalid: 1997

## You avoid borrowing money if you can (G1A)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150

Invalid: 0

## You prefer to save money for something rather than borrow to pay for it (G1B)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Without borrowing money you would not be able to pay for your children's education (G1C)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## If you borrow money it is okay to pay it a bit later than agreed (G1D)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## It is okay to borrow money to pay back outstanding debt (G1E)

File: rfs-2012-data

Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Being able to borrow money when you need it is more important than the amount of money you have to pay back (G1F)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## It is better to remain with debt than to sell something to pay it (G1G)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### It is better to keep savings than to use it to pay a debt (G1H)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## You would be ashamed/embarrassed to admit that you need to borrow money to meet your needs (G1I)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## You would be ashamed/embarrassed if you were not able to pay back money that you owe (G1J)

File: rfs-2012-data

## You would be ashamed/embarrassed if you were not able to pay back money that you owe (G1J)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Did you borrow money from anybody or any institution during the past 12 months? (G2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? (G2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## During the past 12 months, did you get any goods/services in advance and had to for pay it later? (G2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Non-borrowers: What is the main reason why you have not borrowed money? (G3)

File: rfs-2012-data

## Non-borrowers: What is the main reason why you have not borrowed money? (G3)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-11

Valid cases: 3826 Invalid: 2324

### Borrowed money from a bank (G41\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### With which institution(s)? (G41\_G4B1)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-15 Valid cases: 124 Invalid: 6026

## With which institution(s)? (G41\_G4B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 124 Invalid: 6026

## Borrowed money from a MFI or a non-umurenge SACCO (G42\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### With which institution(s)? (G42\_G4B1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 46 Invalid: 6104

### With which institution(s)? (G42\_G4B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 2-99 Valid cases: 46 Invalid: 6104

### Borrowed from an umurenge SACCO (G43 G4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Got a loan from Government (Ubudehe credit scheme/VUP loan) (G44\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Borrowed money from your employer (G45 G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

79

## Borrowed money from a group such as a co-op, VLSA, tontine, ikibina (G46\_G4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Borrowed money from a money lender in the community (G47 G4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Borrowed money or got goods in advance from an agricultural buyer or a farmers organisation (G48\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Borrowed money from a church or other community based organisation (G49\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Borrowed money from family/friends that you had to pay back (G410 G4A)

File: rfs-2012-data

## Borrowed money from family/friends that you had to pay back (G410\_G4A)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Got money from family/friends that you did not have to pay back (G411 G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Got goods in advance from a shop/store and had to pay back later (G412 G4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Borrowed from other sources (G413\_G4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## More than one lender: Who did you borrow the most money from? (G4\_G4C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 3195 Invalid: 2955

### Borrowers: What did you borrow the most money for? (G5)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12 Valid cases: 3213 Invalid: 2937

## What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? (G6)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 6150 Invalid: 0

## In the past 6 months, have you been refused a loan by a bank or SACCO or MFI? (G7A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Those refused a loan: What was the main reason given for the refusal? (G7B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 76 Invalid: 6074

### Experienced: Increase in household size (H11 H1A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Those experienced: How did you cope financially? Increase in household size (H11\_H1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 719 Invalid: 5431

## Experienced: A household member who used to bring in cash for the household does not bring in cash anymore (H12 H1A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those experienced: How did you cope financially? A household member does not bring in cash anymore (H12\_H1B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 628 Invalid: 5522

## Experienced: Having to pay unforeseen expenses such as medical/funeral/school fees (H13\_H1A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# Those experienced: How did you cope financially? Having to pay unforeseen expenses such as medical/funeral/school fees (H13 H1B)

File: rfs-2012-data

# Those experienced: How did you cope financially? Having to pay unforeseen expenses such as medical/funeral/school fees (H13\_H1B)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 2061 Invalid: 4089

### Experienced: Unexpected rise in prices of goods, fuel (H14\_H1A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those experienced: How did you cope financially? Unexpected rise in prices of goods, fuel (H14\_H1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 2812 Invalid: 3338

## Experienced: Running out of money to meet household expenses (H15\_H1A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those experienced: How did you cope financially? Running out of money to meet household expenses (H15\_H1B)

File: rfs-2012-data

## Those experienced: How did you cope financially? Running out of money to meet household expenses (H15\_H1B)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 4481 Invalid: 1669

## Experienced: Harvest/livestock loss (H16\_H1A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those experienced: How did you cope financially? Harvest/livestock loss (H16 H1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 2849 Invalid: 3301

## Experienced: Loss of an asset/dwelling/land (H17\_H1A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Those experienced: How did you cope financially? Loss of an asset/dwelling/land (H17\_H1B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6

## Insurance is not a way of saving because they never pay out (H2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150

Invalid: 0

## Having insurance is a good way of protecting yourself for when things go wrong (H2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

Valid cases: 6150 Invalid: 0

## It is better to have savings to fall back on when you suffer a loss rather than to have insurance (H2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### You understand how insurance works (H2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## You are responsible to make arrangements for the costs associated with your funeral before you die (H2E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### Medical insurance (including RAMA, MMI) (H31\_H3A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## If not self covered: Are you covered by someone else's insurance? Medical insurance (H31 H3B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

Valid cases: 6150 Invalid: 0

### Mutuelle de Sante (MdS) (H32\_H3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## If not self covered: Are you covered by someone else's insurance? Mutuelle de Sante (H32\_H3B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### Third party insurance (H41)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### **Household insurance (H42)**

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Life insurance (H43)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Credit life (insurance linked to a loan) (H44)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Caisse Sociale du Rwanda/Rwanda Social Security Board (H45)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Other insurance (H46)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

Valid cases: 6150 Invalid: 0

### Uninsured: Main reason for not having insurance (H5)

File: rfs-2012-data

## Uninsured: Main reason for not having insurance (H5)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 6009 Invalid: 141

### Who will pay the costs associated with your funeral? (H6)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 6150 Invalid: 0

## In the past 6 months, have you sent money to someone in a different place within the country? (I1A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## In the past 6 months, have you sent money to someone outside the country? (I1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Who did you send money to? Spouse (I21\_I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### Where were you sending the money? Spouse (I21\_I2B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 27 Invalid: 6123

### How often do you send money? Spouse (I21\_I2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 27 Invalid: 6123

### How do you mostly send money? Spouse (I21 I2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 27 Invalid: 6123

## How much did you send the last time? Spouse (I21\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 6 Decimals: 0 Range: 500-300000 Valid cases: 27 Invalid: 6123

### Who did you send money to? Child (I22\_I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 504 Invalid: 5646

### Where were you sending the money? Child (I22\_I2B)

File: rfs-2012-data

### Where were you sending the money? Child (I22\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 138 Invalid: 6012

### How often do you send money? Child (I22\_I2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 138 Invalid: 6012

### How do you mostly send money? Child (I22\_I2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 138 Invalid: 6012

## How much did you send the last time? Child (I22\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 7 Decimals: 0 Range: 1000-8000000 Valid cases: 138 Invalid: 6012 Minimum: 1000 Maximum: 8000000 Mean: 166418.8

Standard deviation: 861056.2

### Who did you send money to? Parent (I23\_I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### Where were you sending the money? Parent (I23\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 56 Invalid: 6094

## How often do you send money? Parent (I23\_I2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 56 Invalid: 6094

### How do you mostly send money? Parent (I23\_I2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 56 Invalid: 6094

## How much did you send the last time? Parent (I23\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 6 Decimals: 0 Range: 1000-400000 Valid cases: 56 Invalid: 6094

### Who did you send money to? Other family member (I24\_I2A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Where were you sending the money? Other family member (I24\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 193 Invalid: 5957

### How often do you send money? Other family member (I24 I2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 193 Invalid: 5957

## How do you mostly send money? Other family member (I24\_I2D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 193 Invalid: 5957

## How much did you send the last time? Other family member (I24\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 7 Decimals: 0

Range: 500-5000000

Valid cases: 193 Invalid: 5957 Minimum: 500 Maximum: 5000000 Mean: 86697.4

Standard deviation: 484989.1

### Who did you send money to? Friend (I25\_I2A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

### Where were you sending the money? Friend (I25\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 76 Invalid: 6074

## How often do you send money? Friend (I25\_I2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 76 Invalid: 6074

### How do you mostly send money? Friend (I25 I2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 76 Invalid: 6074

## How much did you send the last time? Friend (I25\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Continuous Format: numeric Width: 6 Decimals: 0 Range: 500-500000 Valid cases: 76 Invalid: 6074 Minimum: 500 Maximum: 500000 Mean: 27434.2

Standard deviation: 63078.5

### Who did you send money to? Supplier or business (I26\_I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Where were you sending the money? Supplier or business (I26\_I2B)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 18 Invalid: 6132

### How often do you send money? Supplier or business (I26 I2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 18 Invalid: 6132

### How do you mostly send money? Supplier or business (I26\_I2D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 18 Invalid: 6132

## How much did you send the last time? Supplier or business (I26\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 7 Decimals: 0

Range: 500-5000000

Valid cases: 18 Invalid: 6132

### Who did you send money to? Someone borrowed from (I27\_I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Where were you sending the money? Someone borrowed from (I27\_I2B)

File: rfs-2012-data

**Overview** 

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 4 Invalid: 6146

### How often do you send money? Someone borrowed from (I27 I2C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 4 Invalid: 6146

## How do you mostly send money? Someone borrowed from (I27 I2D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 4 Invalid: 6146

## How much did you send the last time? Someone borrowed from (I27 I2E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 6 Decimals: 0

Range: 10000-380000

Valid cases: 4 Invalid: 6146

### Who did you send money to? School, college, university (I28 I2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

## Where were you sending the money? School, college, university (I28\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 8 Invalid: 6142

## How often do you send money? School, college, university (I28 I2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 8 Invalid: 6142

## How do you mostly send money? School, college, university (I28 I2D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 8 Invalid: 6142

## How much did you send the last time? School, college, university (I28\_I2E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 7 Decimals: 0

Range: 20000-1600000

Valid cases: 8 Invalid: 6142

## Who did you send money to? Other (I29\_I2A)

File: rfs-2012-data

## Who did you send money to? Other (I29\_I2A)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 504 Invalid: 5646

## Where were you sending the money? Other (I29\_I2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 8 Invalid: 6142

### How often do you send money? Other (I29\_I2C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 8 Invalid: 6142

### How do you mostly send money? Other (I29\_I2D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 8 Invalid: 6142

### How much did you send the last time? Other (I29\_I2E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 7 Decimals: 0

Range: 1500-1000000

Valid cases: 8 Invalid: 6142

## In the past 6 months, have you received money from someone in a different place within the country? (I3A)

File: rfs-2012-data

## In the past 6 months, have you received money from someone in a different place within the country? (I3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## In the past 6 months, have you received money from someone outside the country? (I3B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### From whom did you receive money? Spouse (I41 I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

## Where did they send the money from? Spouse (I41\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 56 Invalid: 6094

### How often did they send you money? Spouse (I41\_I4C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6

### How do they mostly send the money to you? Spouse (I41\_I4D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 56 Invalid: 6094

## What did you use most of the money they sent you for? Spouse (I41 I4E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 56 Invalid: 6094

### From whom did you receive money? Child (I42\_I4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

### Where did they send the money from? Child (I42\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 72 Invalid: 6078

## How often did they send you money? Child (I42\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 72 Invalid: 6078

### How do they mostly send the money to you? Child (I42\_I4D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 72 Invalid: 6078

## What did you use most of the money they sent you for? Child (I42 I4E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 72 Invalid: 6078

### From whom did you receive money? Parent (I43\_I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

### Where did they send the money from? Parent (I43\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 16 Invalid: 6134

## How often did they send you money? Parent (I43\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 16 Invalid: 6134

### How do they mostly send the money to you? Parent (I43\_I4D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 16 Invalid: 6134

## What did you use most of the money they sent you for? Parent (I43 I4E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 16 Invalid: 6134

## From whom did you receive money? Other family member (I44 I4A)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

## Where did they send the money from? Other family member (I44\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 183 Invalid: 5967

## How often did they send you money? Other family member (I44\_I4C)

File: rfs-2012-data

## How often did they send you money? Other family member (I44\_I4C)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 183 Invalid: 5967

## How do they mostly send the money to you? Other family member (I44 I4D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 183 Invalid: 5967

## What did you use most of the money they sent you for? Other family member (I44 I4E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 183 Invalid: 5967

### From whom did you receive money? Friend (I45\_I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

### Where did they send the money from? Friend (I45\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 112 Invalid: 6038

### How often did they send you money? Friend (I45\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 112 Invalid: 6038

### How do they mostly send the money to you? Friend (I45\_I4D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7

Valid cases: 112 Invalid: 6038

## What did you use most of the money they sent you for? Friend (I45\_I4E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 112 Invalid: 6038

### From whom did you receive money? Customer (I46\_I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

## Where did they send the money from? Customer (I46\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

### How often did they send you money? Customer (I46\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 9 Invalid: 6141

### How do they mostly send the money to you? Customer (I46\_I4D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 9 Invalid: 6141

## What did you use most of the money they sent you for? Customer (I46 I4E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 9 Invalid: 6141

## From whom did you receive money? Someone you lent money to (I47\_I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

## Where did they send the money from? Someone you lent money to (I47\_I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 11 Invalid: 6139

## How often did they send you money? Someone you lent money to (I47\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 11 Invalid: 6139

## How do they mostly send the money to you? Someone you lent money to (I47\_I4D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 11 Invalid: 6139

## What did you use most of the money they sent you for? Someone you lent money to (I47 I4E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 11 Invalid: 6139

### From whom did you receive money? Other (I48\_I4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 470 Invalid: 5680

### Where did they send the money from? Other (I48 I4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

### How often did they send you money? Other (I48\_I4C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 35 Invalid: 6115

### How do they mostly send the money to you? Other (I48\_I4D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-7 Valid cases: 35 Invalid: 6115

## What did you use most of the money they sent you for? Other (I48 I4E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 35 Invalid: 6115

### Have you received money using a mobile phone? (I5A1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-3 Valid cases: 470 Invalid: 5680

### Have you sent money using a mobile phone? (I5A2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3

## In the past 6 months have you sent money using a mobile phone? (I5B1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-3 Valid cases: 316 Invalid: 5834

## In the past 6 months have you received money using a mobile phone? (I5B2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 316 Invalid: 5834

## Non-use in QI5: Would you use a mobile phone to send money? (I6A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 452 Invalid: 5698

## QI6A=no: What is the most important reason why you would not use a mobile phone to send money? (I6B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 99 Invalid: 6051

## If you are not employed you cannot open a bank account (J1A)

File: rfs-2012-data

## If you are not employed you cannot open a bank account (J1A)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### Having a bank account makes it easier to get credit (J1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### You can easily live your life without a bank account (J1C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Most services from banks are also offered elsewhere (J1D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## You trust banks with your money (J1E)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Banking is for people like me (J1F)

File: rfs-2012-data

## Banking is for people like me (J1F)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

### Banks treat people with respect (J1G)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## Savings account at a bank - can deposit and withdraw as you wish (J21A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### At which bank? Savings account (J21B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-15 Valid cases: 879 Invalid: 5271

## At which bank? Savings account (J21B2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 879 Invalid: 5271

## Usage in past month: Savings account (J21CI)

## Usage in past month: Savings account (J21CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 879 Invalid: 5271

### Usage in past 6 months: Savings account (J21CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 391 Invalid: 5759

### Non-users: Main reason for not using: Savings account (J21D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 185 Invalid: 5965

## Savings account at a bank with rules about deposits and withdrawals (J22A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? Fixed deposit (J22B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 245 Invalid: 5905

## At which bank? Fixed deposit (J22B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 245 Invalid: 5905

### Usage in past month: Fixed deposit (J22CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 245 Invalid: 5905

### Usage in past 6 months: Fixed deposit (J22CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 94 Invalid: 6056

## Non-users: Main reason for not using: Fixed deposit (J22D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 44 Invalid: 6106

## Loan with a bank (J23A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? (J23B1)

### At which bank? (J23B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-14 Valid cases: 128 Invalid: 6022

### At which bank? (J23B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 128 Invalid: 6022

### ATM/Debit card (J24A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? ATM or Debit card (J24B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 119 Invalid: 6031

## At which bank? ATM or Debit card (J24B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 119 Invalid: 6031

## Usage in past month: ATM or Debit card (J24CI)

### Usage in past month: ATM or Debit card (J24CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 119 Invalid: 6031

### Usage in past 6 months: ATM or Debit card (J24CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 44 Invalid: 6106

### Non-users: Main reason for not using: ATM or Debit card (J24D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 21 Invalid: 6129

## Current or Cheque account (J25A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? Current or Cheque account (J25B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 716 Invalid: 5434

## At which bank? Current or Cheque account (J25B2)

## At which bank? Current or Cheque account (J25B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 716 Invalid: 5434

### Usage in past month: Current or Cheque account (J25CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 716 Invalid: 5434

### Usage in past 6 months: Current or Cheque account (J25CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 333 Invalid: 5817

## Non-users: Main reason for not using: Current or Cheque account (I25D)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 146 Invalid: 6004

### Overdraft facilities (J26A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? Overdraft facilities (J26B1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 23 Invalid: 6127

### At which bank? Overdraft facilities (J26B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 23 Invalid: 6127

### Usage in past month: Overdraft facilities (J26CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 23 Invalid: 6127

## Usage in past 6 months: Overdraft facilities (J26CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 4 Invalid: 6146

## Non-users: Main reason for not using: Overdraft facilities (J26D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 7 Invalid: 6143

## Credit Card (J27A)

## Credit Card (J27A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### At which bank? Credit Card (J27B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 3 Invalid: 6147

### At which bank? Credit Card (J27B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 3 Invalid: 6147

## Usage in past month: Credit Card (J27CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 3 Invalid: 6147

## Usage in past 6 months: Credit Card (J27CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 0 Invalid: 6150

Non-users: Main reason for not using: Credit Card (J27D)

### Non-users: Main reason for not using: Credit Card (J27D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 2 Invalid: 6148

### Foreign bank account (J28A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### At which bank? Foreign bank account (J28B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 2 Invalid: 6148

## At which bank? Foreign bank account (J28B2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 2 Invalid: 6148

## Usage in past month: Foreign bank account (J28CI)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 2 Invalid: 6148

## Usage in past 6 months: Foreign bank account (J28CII)

## Usage in past 6 months: Foreign bank account (J28CII)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1 Invalid: 6149

## Non-users: Main reason for not using: Foreign bank account (J28D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 0 Invalid: 6150

## Other bank product (J29A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## At which bank? Other (J29B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 0 Invalid: 6150

## At which bank? Other (J29B2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-99 Valid cases: 0 Invalid: 6150

## Usage in past month: Other (J29CI)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 0 Invalid: 6150

## Usage in past 6 months: Other (J29CII)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 0 Invalid: 6150

### Non-users: Main reason for not using: Other (J29D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 0 Invalid: 6150

## Do you have a bank account in your name? (J3A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Can you use/access your bank account when you want to? (J3B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 803 Invalid: 5347

## Those who can't access/use:What is the main reason you are not able to use/access your account when you want to? (J3C)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 29 Invalid: 6121

## For approximately how long have you had a bank account? (J3D)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 803 Invalid: 5347

### What was the main reason you opened a bank account? (J3E)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 803 Invalid: 5347

## When you first opened a bank account, did you have an account with a SACCO or MFI? (J3F)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 803 Invalid: 5347

## J3F=Yes: Did you close any of these when you opened your bank account? (J3G)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 59 Invalid: 6091

# When you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine? (J3H)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 803 Invalid: 5347

## J3H=Yes: Did you give up your membership with any of these when you opened your bank account? (J3I)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 226 Invalid: 5924

### Are you using someone else's bank account? (J4A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## J4A=Yes: Can you use/access this bank account when you want to? (J4B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 299 Invalid: 5851

## J4B=No: What is the main reason you are not able to use/access your account when you want to? (J4C)

File: rfs-2012-data

## J4B=No: What is the main reason you are not able to use/access your account when you want to? (J4C)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Valid cases: 67 Invalid: 6083

### Whose account(s) are you using? Spouse or partner (J4D1)

File: rfs-2012-data

### **Overview**

Range: 1-6

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 232 Invalid: 5918

## Whose account(s) are you using? Child (J4D2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 232 Invalid: 5918

## Whose account(s) are you using? Parent (J4D3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 232 Invalid: 5918

### Whose account(s) are you using? Other family member (J4D4)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 232 Invalid: 5918

## Whose account(s) are you using? Neighbour or friend (J4D5)

## Whose account(s) are you using? Neighbour or friend (J4D5)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 5-9 Valid cases: 232 Invalid: 5918

## Whose account(s) are you using? Savings club (J4D6)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 6-9 Valid cases: 232 Invalid: 5918

### Whose account(s) are you using? Community organisation (J4D7)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 7-9 Valid cases: 232 Invalid: 5918

## Whose account(s) are you using? Other (J4D8)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 8-9 Valid cases: 232 Invalid: 5918

## What is the main reason why you are using someone else's account? (J4E)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 232 Invalid: 5918

## Done in past 6 months: Cash a cheque (J51)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150

Invalid: 0

### Done in past 6 months: Deposit cash into a bank account (J52)

File: rfs-2012-data

#### Overview

Range: 1-2

Type: Discrete Format: numeric Width: 1 Decimals: 0 Valid cases: 6150 Invalid: 0

### Done in past 6 months: Deposit a cheque into a bank account (J53)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Done in past 6 months: Cash withdrawal from a bank account (I54A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### From branch or ATM? Cash withdrawal from a bank account (J54B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 643 Invalid: 5507

### Done in past 6 months: Paid people or bills using a cheque (J55)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Done in past 6 months: Money transfers between your own bank accounts (J56)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

Valid cases: 6150 Invalid: 0

## Done in past 6 months: Money transfer to another person's bank account (J57)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Done in past 6 months: Received money from someone into a bank account (J58)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Done in past 6 months: Get a bank statement (J59)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2

Valid cases: 6150 Invalid: 0

## Done in past 6 months: Internet banking transaction (J510)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150

Invalid: 0

## Done in past 6 months: Mobile banking transaction (J511)

File: rfs-2012-data

#### Overview

Range: 1-2

Type: Discrete Format: numeric Width: 1 Decimals: 0 Valid cases: 6150 Invalid: 0

## Unbanked: What is the main reason why do you not have a bank account? (J6)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 5187 Invalid: 963

## Do you have a MFI account? (J7A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Have you used your MFI account in the past month? (J7B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 198 Invalid: 5952

## Have you used your MFI account this year? (J7B2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 106 Invalid: 6044

## Non users: What is the main reason for you not using your MFI account? (J7C)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6 Valid cases: 106 Invalid: 6044

## What do you usually use your MFI account for? Saving (J7D1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 198 Invalid: 5952

## What do you usually use your MFI account for? Credit (J7D2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 198 Invalid: 5952

## What do you usually use your MFI account for? Other (J7D3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 198 Invalid: 5952

## For approximately how long have you had an account with a MFI? (J7E)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 198 Invalid: 5952

## Why did you mainly open a MFI account? (J7F)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 198 Invalid: 5952

## When you first opened a MFI account, did you have an account with a bank or a SACCO? (J7G)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 198 Invalid: 5952

## J7G=Yes: Did you close any of these when you opened your MFI account? (J7H)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 47 Invalid: 6103

# When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? (J7I)

File: rfs-2012-data

# When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? (J7I)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 198 Invalid: 5952

## J7I=Yes: Did you give up your membership with any of these when you opened your MFI account? (J7J)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 64 Invalid: 6086

## Are you a member of an umurenge SACCO or do you have an umurenge SACCO account? (J8A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## Have you used your umurenge SACCO account in the past month? (J8B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1264 Invalid: 4886

### Have you used your umurenge SACCO account this year? (J8B2)

File: rfs-2012-data

### Have you used your umurenge SACCO account this year? (J8B2)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 649 Invalid: 5501

## Non-users: What is the main reason for you not using your SACCO account? (J8C)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-6

Valid cases: 232 Invalid: 5918

## What do you usually use your umurenge SACCO account for? Savings (J8D1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 1264 Invalid: 4886

## What do you usually use your umurenge SACCO account for? Credit (J8D2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 1264 Invalid: 4886

## What do you usually use your umurenge SACCO account for? Other (J8D3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 1264 Invalid: 4886

## For approximately how long have you been a member of an umurenge SACCO? (J8E)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 1264 Invalid: 4886

## Why did you mainly become a member? (J8F)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5

Valid cases: 1264 Invalid: 4886

## When you first became a member/opened your umurenge SACCO account, did you have an account with a bank or a MFI? (J8G)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1264 Invalid: 4886

## J8G=Yes: Did you close any of these when you opened your umurenge SACCO account/became a member? (J8H)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 283 Invalid: 5867

# When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine? (J8I)

File: rfs-2012-data

# When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine? (J8I)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 1264 Invalid: 4886

# J8I=Yes: Did you give up your membership with any of these when you became a member/opened your umurenge SACCO account? (J8J)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 551 Invalid: 5599

## Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina? (K1A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Which of the following do you do with the group? Save (K1B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2262 Invalid: 3888

### Which of the following do you do with the group? Borrow (K1B2)

File: rfs-2012-data

## Which of the following do you do with the group? Borrow (K1B2)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 2262 Invalid: 3888

### Which of the following do you do with the group? Other (K1B3)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 2262 Invalid: 3888

## For approximately how long have you been a member of such a group? (K1C)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 2262 Invalid: 3888

## Club activities: Lend money out to members when they need the money (K2A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Lend out money to non-members when they want to borrow (K2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Give collected money to one member every month (K2C)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Keep the collected money for members and members can withdraw this money when they need it (K2D)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Keep the collected money for members and give to members after a certain period of time (K2E)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Buy assets as a group (K2F)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Buy assets for individual members (K2G)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Raise or save money for funerals for group members (K2H)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Raise or save money for other emergencies for group members (K2I)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## Club activities: Act as guarantor when members want to borrow money somewhere else (K2J)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## What is the main reason why you belong to a group? (K3A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-10 Valid cases: 2262 Invalid: 3888

## I have more discipline in saving with a group than any other way (K3B1)

File: rfs-2012-data

## I have more discipline in saving with a group than any other way (K3B1)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

## I have more discipline paying back money borrowed from a group (K3B2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 2262 Invalid: 3888

### Are you a member of any other group or organisation? (K4A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## What type of group/organisation? Business organisation (K4B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Farmer's association (K4B2)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Market/traders association (K4B3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Cooperative (K4B4)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Church/religious group (K4B5)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 5-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Women's/men's group (K4B6)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 6-9 Valid cases: 1151 Invalid: 4999

## What type of group/organisation? Other (K4B7)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 7-9 Valid cases: 1151 Invalid: 4999

## Household involvement in farming (L1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150

Invalid: 0

## Farming activities: Cattle (L21)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 5410 Invalid: 740

### Farming activities: Goats, sheep, pigs, etc (L22)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 5410 Invalid: 740

## Farming activities: Other livestock such as chickens, rabbits, etc (L23)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 5410 Invalid: 740

## Farming activities: Cash crops - tea, coffee, pyrethrum (L24)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 5410 Invalid: 740

## Farming activities: Fruit - such as bananas, pineapple, avocado, pepper, papaya, passion fruit (L25)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 5-9 Valid cases: 5410 Invalid: 740

## Farming activities: Vegetables - tomatoes, carrots, onions, cabbages, etc (L26)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 6-9 Valid cases: 5410 Invalid: 740

### Farming activities: Grains (L27)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 7-9 Valid cases: 5410 Invalid: 740

## Farming activities: Roots (L28)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 8-9 Valid cases: 5410 Invalid: 740

## Farming activities: Beans, peas, ground nuts (L29)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 9-99

Valid cases: 5410 Invalid: 740

## Farming activities: Banana (L210)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 10-99 Valid cases: 5410 Invalid: 740

### Farming activities: Other (L211)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 11-99 Valid cases: 5410 Invalid: 740

## Livestock owners: Your household will never sell your livestock (L3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 3325 Invalid: 2825

## Livestock owners: Your household will use your livestock as security when you need to borrow money (L3B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 3325 Invalid: 2825

## Livestock owners: Your household regards your livestock as a form of savings (L3C)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 3325 Invalid: 2825

## Livestock owners: Your household will sell some of your livestock to get cash when you need cash (L3D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 3325 Invalid: 2825

## Do you/your household farm mostly for consumption or selling? (L4)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 5410 Invalid: 740

### Where do you mainly get the money for inputs? (L5)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-16 Valid cases: 5410 Invalid: 740

## How do you usually pay for food/groceries? (M1\_M1A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 6150 Invalid: 0

## How do you usually pay for clothes? (M1\_M1B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 6150 Invalid: 0

## How would you pay for larger goods/appliances? (M1\_M1C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 6150 Invalid: 0

### **Income source: Salary or wages from Government (M21\_M2A)**

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 6150 Invalid: 0

## How often do you usually receive money from: Salary or wages from Government (M21 M2B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 210 Invalid: 5940

## How do you receive the money from: Salary or wages from Government (M21\_M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 210 Invalid: 5940

## How do you receive the money from: Salary or wages from Government (M21\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 210 Invalid: 5940

## How do you receive the money from: Salary or wages from Government (M21\_M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 210 Invalid: 5940

## Income source: Salary or wages from a business or company (M22 M2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 6150 Invalid: 0

## How often do you usually receive money from: Salary or wages from a business or company (M22\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 259 Invalid: 5891

## How do you receive the money from: Salary or wages from a business or company (M22\_M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 259 Invalid: 5891

## How do you receive the money from: Salary or wages from a business or company (M22 M2C2)

File: rfs-2012-data

# How do you receive the money from: Salary or wages from a business or company (M22\_M2C2)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 259 Invalid: 5891

# How do you receive the money from: Salary or wages from a business or company (M22\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 259 Invalid: 5891

### **Income source: Salary or wages from a farmer (M23\_M2A)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Salary or wages from a farmer (M23\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 970 Invalid: 5180

## How do you receive the money from: Salary or wages from a farmer (M23\_M2C1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 970 Invalid: 5180

# How do you receive the money from: Salary or wages from a farmer (M23\_M2C2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 970 Invalid: 5180

# How do you receive the money from: Salary or wages from a farmer (M23 M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 970 Invalid: 5180

## Income source: Salary or wages from an individual (M24 M2A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Salary or wages from an individual (M24\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 206 Invalid: 5944

## How do you receive the money from: Salary or wages from an individual (M24 M2C1)

File: rfs-2012-data

# How do you receive the money from: Salary or wages from an individual (M24\_M2C1)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 206 Invalid: 5944

# How do you receive the money from: Salary or wages from an individual (M24 M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 206 Invalid: 5944

# How do you receive the money from: Salary or wages from an individual (M24 M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 206 Invalid: 5944

## Income source: Self-employed (have own business) (M25\_M2A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 5-9 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Self-employed (have own business) (M25\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 516 Invalid: 5634

# How do you receive the money from: Self-employed (have own business) (M25\_M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 516 Invalid: 5634

# How do you receive the money from: Self-employed (have own business) (M25 M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 516 Invalid: 5634

# How do you receive the money from: Self-employed (have own business) (M25\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 516 Invalid: 5634

## **Income source: Money from farming (M26\_M2A)**

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 6-9 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Money from farming (M26\_M2B)

File: rfs-2012-data

# How often do you usually receive money from: Money from farming (M26\_M2B)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 2889 Invalid: 3261

# How do you receive the money from: Money from farming (M26\_M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 2889 Invalid: 3261

# How do you receive the money from: Money from farming (M26\_M2C2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2889 Invalid: 3261

# How do you receive the money from: Money from farming (M26\_M2C3)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2889 Invalid: 3261

## **Income source: Money from fishing (M27\_M2A)**

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 7-9 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Money from fishing (M27\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 20 Invalid: 6130

## How do you receive the money from: Money from fishing (M27 M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 20 Invalid: 6130

## How do you receive the money from: Money from fishing (M27 M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 20 Invalid: 6130

# How do you receive the money from: Money from fishing (M27\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 20 Invalid: 6130

## **Income source: Rental income (M28\_M2A)**

File: rfs-2012-data

### **Income source: Rental income (M28\_M2A)**

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 8-9 Valid cases: 6150 Invalid: 0

## How often do you usually receive money from: Rental income (M28 M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8

Valid cases: 127 Invalid: 6023

### How do you receive the money from: Rental income (M28\_M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 127 Invalid: 6023

## How do you receive the money from: Rental income (M28\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 127 Invalid: 6023

## How do you receive the money from: Rental income (M28\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 127 Invalid: 6023

Income source: Private pension (M29\_M2A)

File: rfs-2012-data

## Income source: Private pension (M29\_M2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 9-99 Valid cases: 6150

Invalid: 0

# How often do you usually receive money from: Private pension (M29 M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 227 Invalid: 5923

### How do you receive the money from: Private pension (M29\_M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 227 Invalid: 5923

## How do you receive the money from: Private pension (M29\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 227 Invalid: 5923

## How do you receive the money from: Private pension (M29\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 227 Invalid: 5923

### **Income source: Government pension (M210\_M2A)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 10-99 Valid cases: 6150

Invalid: 0

# How often do you usually receive money from: Government pension (M210 M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 24 Invalid: 6126

## How do you receive the money from: Government pension (M210 M2C1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 24 Invalid: 6126

# How do you receive the money from: Government pension (M210\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 24 Invalid: 6126

# How do you receive the money from: Government pension (M210\_M2C3)

File: rfs-2012-data

# How do you receive the money from: Government pension (M210\_M2C3)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 24 Invalid: 6126

# Income source: Government or state grant or VUP grant or VUP cash transfer (M211 M2A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 11-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Government or state grant or VUP grant or VUP cash transfer (M211\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 48 Invalid: 6102

# How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211\_M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 48 Invalid: 6102

## How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211 M2C2)

File: rfs-2012-data

# How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211\_M2C2)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 48 Invalid: 6102

# How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211 M2C3)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 48 Invalid: 6102

## **Income source: Maintenance money (M212\_M2A)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 12-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Maintenance money (M212\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 11 Invalid: 6139

## How do you receive the money from: Maintenance money (M212\_M2C1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 11 Invalid: 6139

# How do you receive the money from: Maintenance money (M212\_M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 11 Invalid: 6139

# How do you receive the money from: Maintenance money (M212 M2C3)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 11 Invalid: 6139

## Income source: Remittances (money from friends or family) (M213 M2A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 13-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Remittances (money from friends or family) (M213\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 292 Invalid: 5858

# How do you receive the money from: Remittances (money from friends or family) (M213\_M2C1)

File: rfs-2012-data

# How do you receive the money from: Remittances (money from friends or family) (M213\_M2C1)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 292 Invalid: 5858

# How do you receive the money from: Remittances (money from friends or family) (M213\_M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 292 Invalid: 5858

# How do you receive the money from: Remittances (money from friends or family) (M213\_M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 292 Invalid: 5858

## Income source: Get money from household member (M214\_M2A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 14-99 Valid cases: 6150 Invalid: 0

## How often do you usually receive money from: Get money from household member (M214\_M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 339 Invalid: 5811

# How do you receive the money from: Get money from household member (M214\_M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 339 Invalid: 5811

## How do you receive the money from: Get money from household member (M214 M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 339 Invalid: 5811

# How do you receive the money from: Get money from household member (M214\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 339 Invalid: 5811

## Income source: Household member pays expenses (M215\_M2A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 15-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Household member pays expenses (M215\_M2B)

File: rfs-2012-data

# How often do you usually receive money from: Household member pays expenses (M215\_M2B)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 83 Invalid: 6067

# How do you receive the money from: Household member pays expenses (M215\_M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 83 Invalid: 6067

# How do you receive the money from: Household member pays expenses (M215\_M2C2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 83 Invalid: 6067

# How do you receive the money from: Household member pays expenses (M215\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9

Valid cases: 83 Invalid: 6067

## **Income source: Piece work (M216\_M2A)**

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 16-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Piece work (M216\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 2006 Invalid: 4144

### How do you receive the money from: Piece work (M216 M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 2006 Invalid: 4144

### How do you receive the money from: Piece work (M216\_M2C2)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2005 Invalid: 4145

## How do you receive the money from: Piece work (M216\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2004 Invalid: 4146

### Income source: VUP public works (M217 M2A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 17-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: VUP public works (M217\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 63 Invalid: 6087

# How do you receive the money from: VUP public works (M217 M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 63 Invalid: 6087

## How do you receive the money from: VUP public works (M217 M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 63 Invalid: 6087

# How do you receive the money from: VUP public works (M217\_M2C3)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 63 Invalid: 6087

## **Income source: Make goods to sell (M218\_M2A)**

File: rfs-2012-data

## Income source: Make goods to sell (M218\_M2A)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 18-99 Valid cases: 6150 Invalid: 0

# How often do you usually receive money from: Make goods to sell (M218\_M2B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8

Valid cases: 78 Invalid: 6072

# How do you receive the money from: Make goods to sell (M218 M2C1)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 78 Invalid: 6072

# How do you receive the money from: Make goods to sell (M218 M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 78 Invalid: 6072

## How do you receive the money from: Make goods to sell (M218\_M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 78 Invalid: 6072

### **Income source: Sell something I grow (M219\_M2A)**

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 19-99 Valid cases: 6150

Invalid: 0

# How often do you usually receive money from: Sell something I grow (M219 M2B)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 1566 Invalid: 4584

## How do you receive the money from: Sell something I grow (M219 M2C1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 1566 Invalid: 4584

# How do you receive the money from: Sell something I grow (M219\_M2C2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 1565 Invalid: 4585

# How do you receive the money from: Sell something I grow (M219\_M2C3)

File: rfs-2012-data

# How do you receive the money from: Sell something I grow (M219\_M2C3)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 1564 Invalid: 4586

### **Income source: Sell something I collect from nature (M220 M2A)**

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 20-99

Valid cases: 6150 Invalid: 0

## How often do you usually receive money from: Sell something I collect from nature (M220 M2B)

File: rfs-2012-data

#### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 99 Invalid: 6051

# How do you receive the money from: Sell something I collect from nature (M220 M2C1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 99 Invalid: 6051

## How do you receive the money from: Sell something I collect from nature (M220\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 99 Invalid: 6051

# How do you receive the money from: Sell something I collect from nature (M220\_M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 99 Invalid: 6051

## **Income source: Other (M221\_M2A)**

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 21-99 Valid cases: 6150 Invalid: 0

### How often do you usually receive money from: Other (M221 M2B)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-8 Valid cases: 74 Invalid: 6076

## How do you receive the money from: Other (M221\_M2C1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-5 Valid cases: 74 Invalid: 6076

## How do you receive the money from: Other (M221\_M2C2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 74 Invalid: 6076

### How do you receive the money from: Other (M221\_M2C3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 74 Invalid: 6076

### Main source of income (M2\_M2D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-21 Valid cases: 2823 Invalid: 3327

### **Get money from HH member: Spouse (M2F1)**

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 411 Invalid: 5739

## Get money from HH member: Parent (M2F2)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9 Valid cases: 411 Invalid: 5739

## Get money from HH member: Child (M2F3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9

Valid cases: 411 Invalid: 5739

Get money from HH member: Other relative (M2F4)

File: rfs-2012-data

### Get money from HH member: Other relative (M2F4)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 411 Invalid: 5739

## Get money from HH member: Other (M2F5)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 5-9 Valid cases: 411 Invalid: 5739

## Do you have money of your own that you can do with as you wish? (M3A)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-3 Valid cases: 6150 Invalid: 0

## M3a=No:Why not? (M3B1)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-9 Valid cases: 2855 Invalid: 3295

## M3a=No:Why not? (M3B2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 2-9

Valid cases: 2855 Invalid: 3295

### M3a=No:Why not? (M3B3)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 3-9 Valid cases: 2855 Invalid: 3295

### M3a=No:Why not? (M3B4)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 4-9 Valid cases: 2855 Invalid: 3295

### Total income base (M4)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-4 Valid cases: 6150 Invalid: 0

## Personal total monthly income? (M4A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-13 Valid cases: 3566 Invalid: 2584

## Personal total annual income? (M4B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-14

Valid cases: 1302 Invalid: 4848

## How would you mainly cover the costs: Wedding (M5A)

File: rfs-2012-data

### How would you mainly cover the costs: Wedding (M5A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12 Valid cases: 6150

Invalid: 0

### How would you mainly cover the costs: Funeral (M5B)

File: rfs-2012-data

#### Overview

Range: 1-12

Type: Discrete Format: numeric Width: 2 Decimals: 0 Valid cases: 6150 Invalid: 0

### How would you mainly cover the costs: Medical emergency (M5C)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12 Valid cases: 6150 Invalid: 0

## How would you mainly cover the costs: Childrens education (M5D)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 2 Decimals: 0 Range: 1-12 Valid cases: 6150 Invalid: 0

# You have many dreams and ambitions you are working towards (N1A)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# You have people in the community that you can turn to for help if you need to (N1B)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# You would rather turn to strangers then people in the community if you need financial help (N1C)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### You want to leave your children well taken care of (N1D)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# It is the responsibility of government to take care of those who struggle to make a living (N1E)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## People in your community have a strong sense of involvement in the community, people rely on each other for support (N1F)

File: rfs-2012-data

## People in your community have a strong sense of involvement in the community, people rely on each other for support (N1F)

File: rfs-2012-data

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

# You believe that technology improves the quality of one's life and you are willing to use it (N1G)

File: rfs-2012-data

#### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

## In the past year did any member of your household pass away? (N2A)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 6150 Invalid: 0

### Age group (N2B1)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 521 Invalid: 5629

## Age group (N2B2)

File: rfs-2012-data

### Overview

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 521 Invalid: 5629

## Age group (N2B3)

File: rfs-2012-data

### **Overview**

Range: 1-2

Type: Discrete Format: numeric Width: 1 Decimals: 0 Valid cases: 521 Invalid: 5629

## Did you lose the main income earner of the household? (N2C)

File: rfs-2012-data

### **Overview**

Type: Discrete Format: numeric Width: 1 Decimals: 0 Range: 1-2 Valid cases: 331 Invalid: 5819

## Weight (WEIGHT)

File: rfs-2012-data

### **Overview**

Type: Continuous Format: numeric Width: 11 Decimals: 0

Range: 560.66865-1379.091518

Valid cases: 6150 Invalid: 0 Minimum: 560.7 Maximum: 1379.1 Mean: 749.6

Standard deviation: 154.7

### **Related Materials**

### **Questionnaires**

### FinScope rwanda 2012 Questionnaire

Title FinScope rwanda 2012 Questionnaire Author(s) Access to Finance Rwanda (AFR)

Date 2012-01-01 Country Rwanda Language English

The following are key contributors to the development of this resource: - National Bank of Rwanda - Ministry

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Consulting - Centre for Economic nad Social S

Publisher(s) Access to Finance Rwanda (AFR)

Description This is the questionnaire for FinSope 2012

Filename q-rfs-2012-questionnaire-eng.pdf

### Reports

### Rwanda FinScope 2012

Title Rwanda FinScope 2012

subtitle Financial Inclusion in Rwanda 2008-2012

Author(s) Access to Finance Rwanda

Date 2012-01-01 Country Rwanda Language English

The following are key contributors to the development of the report: - National Bank of Rwanda - Ministry of

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Description This is the final report for Rwanda FinScope 2012

Filename rfs-2012-final-Report.pdf

### FinScope 2012 Technical Report

Title FinScope 2012 Technical Report Author(s) Access to Finance Rwanda (AFR)

Date 2013-01-01
Country Rwanda
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Description This is the technical report for Rwanda FinScope 2012 survey

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### **Technical documents**

### Sample Design and estimation Procedures

Title Sample Design and estimation Procedures

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Description This is the sampling design and methodology for FinScope 2012

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### Other materials

### FinScope Rwanda 2012 Stakeholders Workshop

Title FinScope Rwanda 2012 Stakeholders Workshop

subtitle Consumer Survey

Author(s) Irma Grunding and Ivan Murenzi

Date 2013-05-01 Country Rwanda Language English

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