

# Rwanda - Rwanda FinScope Survey 2016, Financial Inclusion in Rwanda 2016

**Access to Finance Rwanda (AFR) - GoR**

Report generated on: June 17, 2016

Visit our data catalog at: <http://microdata.statistics.gov.rw/index.php>

## Overview

### Identification

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ID NUMBER  
RWA-NISR-RFS-2016-v01

### Version

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VERSION DESCRIPTION  
Edited, anonymous dataset for public distribution.

PRODUCTION DATE  
2016-06-01

NOTES  
This is the first version of the data description

### Overview

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**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.

The main objectives of the FinScope Rwanda 2016 Survey was to:

- Describe the levels of financial inclusion (i.e. levels of access to financial products and services both formal and informal)
- Describe the landscape of access (i.e. the type of products and services used by financially included individuals)
- Identify the drivers of, and barriers to financial access
- Assess trends/changes over time (from 2012)
- Stimulate evidence-based dialogue that will ultimately lead to effective public and private sector interventions that will increase

and deepen financial inclusion

- Provide information on new opportunities for increased financial inclusion

KIND OF DATA  
Sample survey data [ssd]

UNITS OF ANALYSIS  
Basic units of analysis were individuals and households.

### Scope

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NOTES

FinScope Rwanda2016 survey covered the Household Characteristics, Access to infrastructures, Financial capacity, Money Management, Borrowing, Money Management - Risk & Risk Mitigation, Money Management - Remittances, Bank Penetration, Informal Products, Farming, Income and Expenditure, and General information.

## KEYWORDS

FinScope, FinScope

## Coverage

## GEOGRAPHIC COVERAGE

FinScope data are at the National level coverage

## UNIVERSE

The target population eligible for FinScope survey is every 16 years old and above resident in selected households

## Producers and Sponsors

## PRIMARY INVESTIGATOR(S)

Name	Affiliation
Access to Finance Rwanda (AFR)	GoR

## OTHER PRODUCER(S)

Name	Affiliation	Role
National Bank of Rwanda	Ministry of Finance and Economic Planning	Technical Partner
National Institute of statistics of Rwanda	Ministry of Finance and Economic Planning	Technical Partner/Questionnaire design
Finmark Trust	NGO	Technical Partner/Questionnaire design
Centre for Social and Economic Studies	NGO	Technical Partner
Ministry of Finance and Economic Planning	GoR	Technical Partner

## FUNDING

Name	Abbreviation	Role
United Kingdom's Department for International Development	UKaid	Funding
World Bank	WB	Funding
The Master Card Foundation	MCF	Funding
Sweden	Sweden	Funding
KFW	Kreditanstalt für Wiederaufbau	Funding

## Metadata Production

## METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
National Institute of Statistics of Rwanda	NISR	MINECOFIN	Study documentation

## DATE OF METADATA PRODUCTION

2016-06-16

DDI DOCUMENT VERSION  
V1

DDI DOCUMENT ID  
RWA-NISR-RFS-2016-v01

## Sampling

### **Sampling Procedure**

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The Finscope Rwanda 2016 sample was representative at the national level. This sample was drawn systematically using Probability Proportional to Size (PPS) sampling. The individual respondents randomly selected from sampled households using the automated Kish grid. The sample was based on 780 villages enumeration area (villages) and 158 386 households were listed. During the data collection period, 16 interviews per village were conducted.

### **Weighting**

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The data was weighted and benchmarked to the 2013/14 Integrated Household Survey (EICV4).

# Questionnaires

## Overview

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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. 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
- L. General information

## Data Collection

### Data Collection Dates

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Start	End	Cycle
2015-11-02	2016-01-06	N/A

### Data Collection Mode

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Face-to-face [f2f]

### Data Collection Notes

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Training of enumerators was based on the interviewer's manual and covered:

Introduction to the survey: survey objectives, sample, survey modules, survey implementation, confidentiality, interviewer's role;

Conducting the interview: approaching the household, ensuring privacy, asking questions, differences between the printed questionnaire and the tablet screens;

Questionnaire content: location identifiers, household roster, survey modules details.

Fieldwork procedures: field team members' roles and responsibilities, reporting to the field supervisor, ensuring high data quality,

Entering and managing data on the tablet: tablet and screen components, starting a record on the tablet, general navigation, advancing through modules and groups, entering responses;

Completing modules: general instructions, how to administer each module/ask questions/enter responses (question by question);

Hands-on training: Hands-on-training with survey instrument on tablets complete with mock interviews and practice sessions and the use of all technical equipment required for survey implementation;

At the conclusion of the interviewers' training, the entire field team conducted a pilot test of all survey procedures, logistics, systems, the revised instrument, and the translations. The pilot test was conducted in urban and rural areas that are not part of the sample. The pilot test lasted one week. At the end of each day, all people participating in the pilot test were meeting to discuss issues and challenges, and suggest solutions to be tested on subsequent days.

At the conclusion of the pilot, all proposed changes to the survey instrument, translations, procedures, logistics, and systems were documented and prioritized. The AFR and FinMark Trust worked with the CESS Survey Director, Field Manager and QCS specialists to revise the survey instruments.

### Questionnaires

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- I. Informal Products

- J. Farming
- K. Income and Expenditure
- L. General information

## Data Collectors

Name	Abbreviation	Affiliation
Access to Finance Rwanda	AFR	

## Supervision

In order to complete 12,480 interviews with adults aged 16 years and above in their respective households distributed in all the districts (30) of Rwanda, 60 Enumerators were used during 52 days of data collection. This is based on the assumption that each enumerator was supposed to conduct four (4) interviews per day. The fieldwork lasted 54 days, including 52 days of data collection, one (1) day dedicated for teams' deployment, and another (1) day for redeployment of teams in districts. For practical and logistical purposes, two pair teams (one team of 4 enumerators) were deployed together moving from one area to another using one vehicle. Each field team deployed consists of one (1) Field Supervisor, one (1) Quality control(QC) interviewer, and four (4) Interviewers. In total there were 15 teams, 15 Field Supervisors, 15 QC Interviewers, and 60 Enumerators to complete the work.

Rigorous field supervision was provided throughout the course of fieldwork by several layers of supervisory staff in order to ensure the quality of the data. The front lines for data quality assurance in the field were Field Supervisors. The Field Supervisor and the quality control Interviewer were observing interviews conducted by interviewers. The quality control Interviewer was responsible to review each questionnaire summary closely and will present findings to the Field Supervisor prior to the latter's transmission of the data. The Field Supervisors also was to observe all interviewers as they conduct some interviews, spot check a random sample of interviewed households, and provide additional instruction to Interviewers as needed. Field Quality control supervision teams were visiting the field teams during the course of fieldwork to provide supervision and additional quality assurance.

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

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Computerized quality control reports were generated on data received by Centre for Economic and Social Studies (CESS) in order to check value ranges, skip patterns and consistency across variables; identified missing data, outliers, heaping, and age displacement; and calculate response rates. The Editors were reviewing quality control reports generated on data received on a daily basis. Key issues were identified and noted on the reports to be sent to the Survey Director and the Data Manager.

The Survey Director was working with the Field Manager to ensure re-training to address other issues, where indicated.

# Data Appraisal

No content available

# File Description

# Variable List

**fsr-2016-data**

Content	This is an anonymized data file for FinScope 2016
Cases	12480
Variable(s)	834
Structure	Type: Keys: ()
Version	v01
Producer	Access t Finance Rwanda
Missing Data	

**Variables**

ID	Name	Label	Type	Format	Question
V835	ID		contin	numeric	
V836	HH_WEIGHT	Household weight	contin	numeric	
V837	Individuals_Weight	Individual weight	discrete	numeric	
V838	A1	Province	discrete	numeric	
V839	A2	District	discrete	numeric	
V840	A6	Urban/Rural	discrete	numeric	
V841	A7A	NHHS	discrete	numeric	
V842	A7B	NHHR	discrete	numeric	
V843	NUMHH	NUMHH	contin	numeric	
V844	C1	C1. Head of the household	discrete	numeric	
V845	C1A	C1a. Age of the head of the household	contin	numeric	
V846	C1B	C1b. Sex of the head of the household	discrete	numeric	
V847	C1C	C1c. Highest level of education of the head of the household	discrete	numeric	
V848	C1D	C1d. Does the head of the household bring money into the household?	discrete	numeric	
V849	C1E	c1e. Size of people depending on the household income	discrete	numeric	
V850	C1F	C1f. Relationship to the head of the household	discrete	numeric	
V851	C2	C2. Age of the respondent	contin	numeric	
V852	C3	C3. Sex of the respondent	discrete	numeric	
V853	C4A	C4a. Highest level of education of the respondent	discrete	numeric	
V854	C4B	C4b. Marital status	discrete	numeric	
V855	C4C	C4c. Have any disability	discrete	numeric	
V856	C4D	C4d. Main type of disability do you have	discrete	numeric	

ID	Name	Label	Type	Format	Question
V857	C5A	C5a. Poverty indicators - During the past three months, you or your household had to skip a meal because you didn't have food	discrete	numeric	
V858	C5B	C5b. Poverty indicators - During the past three months, you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine	discrete	numeric	
V859	C5C	C5c. Poverty indicators - During the past three months, 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	
V860	C5D	C5d. Poverty indicators - During the past three months, you or your household had to go without cash income and had to make a plan for daily needs	discrete	numeric	
V861	C6A	C6a. Living density - Number of rooms in the household	discrete	numeric	
V862	C6B	C6b. Living density - Number or sleeping rooms	discrete	numeric	
V863	C6C	C6c. Living density - Number of people sleeping in these rooms	discrete	numeric	
V864	C7	C7. Household House ownership status	discrete	numeric	
V865	C7A	C7a. Method of owning this household	discrete	numeric	
V866	C7B	C7b. Where did the main source of money to finance thi household came from	discrete	numeric	
V867	C7C	C7c. Do you owe money on the dwelling?	discrete	numeric	
V868	C7D	C7d. Do you have a title deed for the land/plot where your dwelling is	discrete	numeric	
V869	C7E	C7e. Do you own other dwellings?	discrete	numeric	
V870	C8A	C8a. Dwelling statement - You will never move and will probably spend your whole life in this dwelling	discrete	numeric	
V871	C8B	C8b. Dwelling statement - Your dwelling is something to keep and never sell	discrete	numeric	
V872	C8C	C8c. Dwelling statement - You plan to sell this dwelling and buy a different one	discrete	numeric	
V873	C8D	C8d. Dwelling statement - You plan to move out of this dwelling and move to another one	discrete	numeric	
V874	C8E	C8e. Dwelling statement - If you needed a large sum of money you would sell your dwelling	discrete	numeric	
V875	C8F	C8f. Dwelling statement - You would use your dwelling as security when borrowingmoney	discrete	numeric	
V876	C8G	C8g. Dwelling statement - You think of your dwelling as an investment that will increase in value over time	discrete	numeric	

ID	Name	Label	Type	Format	Question
V877	C8H	C8h. Dwelling statement - Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else	discrete	numeric	
V878	C8I	C8i. Dwelling statement - You have enlarged or plan to enlarge your dwelling	discrete	numeric	
V879	C8J.1	C8J.1. Source to finance dwelling improvement - Loan from a financial institution	discrete	numeric	
V880	C8J.2	C8J.2. Source to finance dwelling improvement - Borrow from money lender	discrete	numeric	
V881	C8J.3	C8J.3. Source to finance dwelling improvement - Borrow from savings group, tontine	discrete	numeric	
V882	C8J.4	C8J.4. Source to finance dwelling improvement - Borrowed from employer	discrete	numeric	
V883	C8J.5	C8J.5. Source to finance dwelling improvement - Borrow from family or friends	discrete	numeric	
V884	C8J.6	C8J.6. Source to finance dwelling improvement - Pension pay-out	discrete	numeric	
V885	C8J.7	C8J.7. Source to finance dwelling improvement - Use my or our savings	discrete	numeric	
V886	C9A.1	C9a.1. Main material used for the roof of the house	discrete	numeric	
V887	C9A.2	C9a.2. Main materia used for the walls of the house	discrete	numeric	
V888	C9A.3	C9a.3. Material used for the floor of the house	discrete	numeric	
V889	C9B	C9b. Main source of drinking water for household members	discrete	numeric	
V890	C10A	C10a. Does the household have a toilet	discrete	numeric	
V891	C10B	C10b. Main type of toilet in household	discrete	numeric	
V892	C11A	C11a. Main source of energy the household uses for cooking	discrete	numeric	
V893	C11B	C11b. Main source of lighting in the huousehold	discrete	numeric	
V894	C12.01	C12.01. Household asset - Hoe, Axe, Sickle/Machete	discrete	numeric	
V895	C12.02	C12.02. Household asset - Wheelbarrow	discrete	numeric	
V896	C12.03	C12.03. Household asset - Plough/Ox Plough	discrete	numeric	
V897	C12.04	C12.04. Household asset - Ox/donkey cart	discrete	numeric	
V898	C12.05	C12.05. Household asset - Processing equipment (grinding mill/ oil press)	discrete	numeric	
V899	C12.06	C12.06. Household asset - Radio	discrete	numeric	
V900	C12.07	C12.07. Household asset - Tape/CD player	discrete	numeric	
V901	C12.08	C12.08. Household asset - Television	discrete	numeric	

ID	Name	Label	Type	Format	Question
V902	C12.09	C12.09. Household asset - Bicycle	discrete	numeric	
V903	C12.10	C12.10. Household asset - Fishing boat / canoe	discrete	numeric	
V904	C12.11	C12.11. Household asset - Fishing net	discrete	numeric	
V905	C12.12	C12.12. Household asset - Lounge suit/Sofa	discrete	numeric	
V906	C12.13	C12.13. Household asset - Bed(s)	discrete	numeric	
V907	C12.14	C12.14. Household asset - Sewing machine	discrete	numeric	
V908	C12.15	C12.15. Household asset - Wardrobe	discrete	numeric	
V909	C12.16	C12.16. Household asset - Motorized Vehicle of any kind	discrete	numeric	
V910	C13A	C13a. Ubudehe category	discrete	numeric	
V911	C13B	C13b. Has the category your household is in changed in the past 2 years	discrete	numeric	
V912	C13C	C13c. In what category did your household fall before it changed	discrete	numeric	
V913	C13D	C13d. Has your household received a direct cash transfer from VUP in the past 12 months?	discrete	numeric	
V914	C14A.1	C14a.1. Have access to cellphone	discrete	numeric	
V915	C14B.1	C14b.1. Cellphoe ownership	discrete	numeric	
V916	C14A.2	C14a.2. Do you have access to a Public phone/Landline	discrete	numeric	
V917	C14B.2	C14b.2. Do you/does your household own Public phone/Landline?	discrete	numeric	
V918	C14A.3	C14a.3. Do you have access to the Computer?	discrete	numeric	
V919	C14B.3	C14b.3. Do you/does your household own Computer?	discrete	numeric	
V920	C14A.4	C14a.4. Do you have access to internet?	discrete	numeric	
V921	C14B.4	C14b.4. Do you/does your household own internet?	discrete	numeric	
V922	D1B1	D1b1. Time taken from home to nearest destination - Nearest market	discrete	numeric	
V923	D1C1	D1c1. Main mode of transport do you use to get to your - Nearest Market	discrete	numeric	
V924	D1B2	D1b2. Time taken from home to nearest destination - Cell office	discrete	numeric	
V925	D1C2	D1c2. Main mode of transport do you use to get to your - Cell office	discrete	numeric	
V926	D1A3	D1a3. Time taken from home to nearest destination - Sector office	discrete	numeric	
V927	D1B3	D1b3. Distance taken from home to nearest destination - Sector office	discrete	numeric	
V928	D1C3	D1c3. Main mode of transport do you use to get to your - Sector office	discrete	numeric	



ID	Name	Label	Type	Format	Question
V929	D1B4	D1b4. Time taken from home to nearest destination - nearest Primary/Secondary school	discrete	numeric	
V930	D1C4	D1c4. Main mode of transport do you use to get to your - nearest Primary/Secondary school	discrete	numeric	
V931	D1B5	D1b5. Time taken from home to nearest destination - nearest Health care facility	discrete	numeric	
V932	D1C5	D1c5. Main mode of transport do you use to get to your - nearest Health care facility	discrete	numeric	
V933	D1A7	D1a7. Distance taken from home to nearest destination - nearest Umurenge SACCO	discrete	numeric	
V934	D1B7	D1b7. Time taken from home to nearest destination - nearest Umurenge SACCO	discrete	numeric	
V935	D1C7	D1c7. Main mode of transport do you use to get to your - nearest Umurenge SACCO	discrete	numeric	
V936	D1A8	D1a8. Distance taken from home to nearest destination - Umurenge SACCO/MFI	discrete	numeric	
V937	D1B8	D1b8. Time taken from home to nearest destination - Umurenge SACCO/MFI	discrete	numeric	
V938	D1C8	D1c8. Main mode of transport do you use to get to your - Umurenge SACCO/MFI	discrete	numeric	
V939	D1A10	D1a10. Distance taken from home to nearest destination - Bank branch	discrete	numeric	
V940	D1B10	D1b10. Time taken from home to nearest destination - Bank branch	discrete	numeric	
V941	D1C10	D1c10. Main mode of transport do you use to get to your- Bank branch	discrete	numeric	
V942	D1A11	D1a11. Distance taken from home to nearest destination- nearest ATM	discrete	numeric	
V943	D1B11	D1b11. Time taken from home to nearest destination - nearest ATM	discrete	numeric	
V944	D1C11	D1c11. Main mode of transport do you use to get to your - nearest ATM	discrete	numeric	
V945	D1A13	D1a13. Distance taken from home to nearest destination - nearest Bank agent	discrete	numeric	
V946	D1B13	D1b13. Time taken from home to nearest destination - nearest Bank agent	discrete	numeric	
V947	D1C13	D1c13. Main mode of transport do you use to get to your - nearest Bank agent	discrete	numeric	
V948	D1A14	D1a14. Distance taken from home to nearest destination - nearest Mobile money agent	discrete	numeric	
V949	D1B14	D1b14. Time taken from home to nearest destination - nearest Mobile money agent	discrete	numeric	
V950	D1C14	D1c14. Main mode of transport do you use to get to your - nearest Mobile money agent	discrete	numeric	

ID	Name	Label	Type	Format	Question
V951	E1	E1. Household's financial decision making	discrete	numeric	
V952	E2	E2. Do you feel you need more information about any aspects of managing money	discrete	numeric	
V953	E3.1	E3.1. Financial education desired - How to budget	discrete	numeric	
V954	E3.2	E3.2. Financial education desired - How to save	discrete	numeric	
V955	E3.3	E3.3. Financial education desired - How to invest	discrete	numeric	
V956	E3.4	E3.4. Financial education desired - How to obtain a loan	discrete	numeric	
V957	E3.5	E3.5. Financial education desired - Which financial products are available to me	discrete	numeric	
V958	E3.6	E3.6. Financial education desired - How to choose financial products	discrete	numeric	
V959	E3.7	E3.7. Financial education desired - Advantages/disadvantages, terms and conditions of financial products	discrete	numeric	
V960	E3.8	E3.8. Financial education desired - How to use financial products	discrete	numeric	
V961	E3.9	E3.9. Financial education desired - Information about mobile payments	discrete	numeric	
V962	E3.10	E3.10. Financial education desired - Other	discrete	numeric	
V963	E4.1	E4.1. Targets for financial advice - Bank or other financial professional	discrete	numeric	
V964	E4.2	E4.2. Targets for financial advice - Someone at your workplace or your employer	discrete	numeric	
V965	E4.3	E4.3. Targets for financial advice - Your spouse/partner	discrete	numeric	
V966	E4.4	E4.4. Targets for financial advice - Someone else in your family or friend	discrete	numeric	
V967	E4.5	E4.5. Targets for financial advice - Radio/ Television	discrete	numeric	
V968	E4.6	E4.6. Targets for financial advice - Newspapers	discrete	numeric	
V969	E4.7	E4.7. Targets for financial advice - Internet/ Website of Financial institutions	discrete	numeric	
V970	E4.8	E4.8. Targets for financial advice - Government/local leaders sensitization	discrete	numeric	
V971	E4.9	E4.9. Targets for financial advice - Saving groups	discrete	numeric	
V972	E4.10	E4.10. Targets for financial advice - Church/religious institution	discrete	numeric	
V973	E4.11	E4.11. Targets for financial advice - Other	discrete	numeric	
V974	E4.12	E4.12. Targets for financial advice - Do not go anywhere to get advice	discrete	numeric	

ID	Name	Label	Type	Format	Question
V975	E5	E5. Most target for financial advice	discrete	numeric	
V976	E6.1	E6.1. Statement - You compare different options and then choose the best one that suits your needs	discrete	numeric	
V977	E6.2	E6.2. Statement - You know what to do for recourse when not satisfied with a financial service or product	discrete	numeric	
V978	E6.3	E6.3. Statement - You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered	discrete	numeric	
V979	E6.4	E6.4. Statement - You don't mind being in debt as long as you have what you need/want	discrete	numeric	
V980	E6.5	E6.5. Statement - You understand the terms and conditions in the contract with a financial institution	discrete	numeric	
V981	E7.01	E7.01. Transparency - Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner?	discrete	numeric	
V982	E7.02	E7.02. Transparency - Have you ever taken a financial product/service and were later on surprised about the fees/charges associated to that product?	discrete	numeric	
V983	E7.03	E7.03. Transparency - Were you ever informed of changes to fees/charges of financial product/services?	discrete	numeric	
V984	E7.04	E7.04. Transparency - Was the information provided to you in a language you understand?	discrete	numeric	
V985	E7.05	E7.05. Transparency - How was the information communicated to you	discrete	numeric	
V986	E7.06	E7.06. Transparency - What would you wish to have been informed on?	discrete	numeric	
V987	E7.07	E7.07. Transparency - What was the reason that the information was not understandable?	discrete	numeric	
V988	E7.08	E7.08. Transparency - Do you trust financial services' advertising?	discrete	numeric	
V989	E7.09	E7.09. Transparency - Do you budget for your money?	discrete	numeric	
V990	E7.10	E7.10. Transparency - Do you know how much money you spent personally in the last 7 days?	discrete	numeric	
V991	E7.11	E7.11. Transparency - Do you keep track of money you get and spend?	discrete	numeric	
V992	E7.12	E7.12. Transparency - How often do you have some money left after covering all your spending needs?	discrete	numeric	

ID	Name	Label	Type	Format	Question
V993	E7.13.1	E7.13.1. Transparency - What do you do with any money you have left over: Save/keep money for different reasons	discrete	numeric	
V994	E7.13.2	E7.13.2. Transparency - What do you do with any money you have left over: Invest money in business	discrete	numeric	
V995	E7.13.3	E7.13.3. Transparency - What do you do with any money you have left over: Invest money in assets	discrete	numeric	
V996	E7.13.4	E7.13.4. Transparency - What do you do with any money you have left over: Spend money on non-essentials (eg computer games, partying/going out, alcohol, cigarettes, hair)	discrete	numeric	
V997	E7.13.5	E7.13.5. Transparency - What do you do with any money you have left over: Lend it to others	discrete	numeric	
V998	E7.13.6	E7.13.6. Transparency - What do you do with any money you have left over: Repay debts	discrete	numeric	
V999	E7.13.7	E7.13.7. Transparency - What do you do with any money you have left over: Other	discrete	numeric	
V1000	E7.14	E7.14. Transparency - Do you feel that financial institutions treat you fairly?	discrete	numeric	
V1001	E7.15	E7.15. Transparency - Have you ever been threatened, or treated in a violent, humiliating manner by a financial service provider?	discrete	numeric	
V1002	E7.16	E7.16. Transparency - Have you ever been taken advantage of or misguided by a financial service provider?	discrete	numeric	
V1003	E7.17	E7.17. Transparency - Have you ever been sold a financial product by a financial institution or telecommunication company and later on noticed that it was not in your best interest to take it?	discrete	numeric	
V1004	E7.18	E7.18. Transparency - Have you ever been sold a loan without the financial service provider assessing your capability of paying back the loan?	discrete	numeric	
V1005	E8.11	E8.1.1. Risks experienced in the past 12 months - Illness in your household that required medical expenses	discrete	numeric	
V1006	E8.2.1	E8.2.1. Coping Mechanism for - Illness in your household that required medical expenses	discrete	numeric	
V1007	E8.1.2	E8.1.2. Risks experienced in the past 12 months - Death of a household or family member resulting in unexpected costs for you/your household	discrete	numeric	
V1008	E8.2.2	E8.2.2. Coping Mechanism for - Death of a household or family member resulting in unexpected costs for you/your household	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1009	E8.1.3	E8.1.3. Risks experienced in the past 12 months - Loss of the income of an income earner of the household	discrete	numeric	
V1010	E8.2.3	E8.2.3. Coping Mechanism for - Loss of the income of an income earner of the household	discrete	numeric	
V1011	E8.1.4	E8.1.4. Risks experienced in the past 12 months - Unforeseen school expenses	discrete	numeric	
V1012	E8.2.4	E8.2.4. Coping Mechanism for - Unforeseen school expenses	discrete	numeric	
V1013	E8.1.5	E8.1.5. Risks experienced in the past 12 months - Unexpected rise in the price of goods such as groceries etc.	discrete	numeric	
V1014	E8.2.5	E8.2.5. Coping Mechanism for - Unexpected rise in the price of goods such as groceries etc.	discrete	numeric	
V1015	E8.1.6	E8.1.6. Risks experienced in the past 12 months - Harvest/crop failure/loss of livestock	discrete	numeric	
V1016	E8.2.6	E8.2.6. Coping Mechanism for - Harvest/crop failure/loss of livestock	discrete	numeric	
V1017	E8.1.7	E8.1.7. Risks experienced in the past 12 months - Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell	discrete	numeric	
V1018	E8.2.7	E8.2.7. Coping Mechanism for - Loss of income as a result of an unexpected drop in the price you get for produce/harvest/ products you sell	discrete	numeric	
V1019	E8.3.1	E8.3.1. You have people in the community that you can turn to for help if you need to	discrete	numeric	
V1020	E8.3.2	E8.3.2. You would rather turn to strangers than people in the community if you need financial help	discrete	numeric	
V1021	E8.3.3	E8.3.3. People in your community have a strong sense of involvement in the community - people rely on each other for support	discrete	numeric	
V1022	E8.3.4	E8.3.4. There is a strong tendency in your community where you live to form groups	discrete	numeric	
V1023	E8.3.5	E8.3.5. Being part of the community is important to you	discrete	numeric	
V1024	E8.4	E8.4. Community - Who pays most of the funeral costs	discrete	numeric	
V1025	E8.5A	E8.5A. Coping strategies to have money for the things you want in your future	discrete	numeric	
V1026	E8.5B1	E8.5B.1. Coping strategies - Bought an asset to sell later when I need the money	discrete	numeric	
V1027	E8.5B2	E8.5B.2. Coping strategies - Bought/started a business to generate money	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1028	E8.5B3	E8.5B.3. Coping strategies - Invested in property to rent out	discrete	numeric	
V1029	E8.5B4	E8.5B.4. Coping strategies - Saving/putting money aside	discrete	numeric	
V1030	E8.5B5	E8.5B.5. Coping strategies - Other	discrete	numeric	
V1031	E8.6	E8.6. Coping strategies for retirement/old age / when no longer working	discrete	numeric	
V1032	E8.7A	E8.7A. Statements - You often have to spend more money than you have available	discrete	numeric	
V1033	E8.7B	E8.7B. Statements - Your current financial situation makes you worry	discrete	numeric	
V1034	E8.7C	E8.7C. Statements - You keep track of your income and expenditure	discrete	numeric	
V1035	E8.8A	E8.8A. Main thing taken into account when selecting formal financial institution	discrete	numeric	
V1036	E8.8B	E8.8B. Main driver to become a member of a group such as a VSLA or a savings groups	discrete	numeric	
V1037	E8.9A	E8.9A. Which financial institution trusted most with your savings	discrete	numeric	
V1038	E8.9B	E8.9B. Which financial institution trusted most to borrow money from	discrete	numeric	
V1039	E8.9C	E8.9C. Which financial institution or method trusted most to remit money	discrete	numeric	
V1040	F1.1	F1.1. How do you usually pay for food/groceries?	discrete	numeric	
V1041	F1.2	F1.2. How do you usually pay for school feed?	discrete	numeric	
V1042	F1.3	F1.3. How do you usually pay for large appliances?	discrete	numeric	
V1043	F1.4.1	F1.4.1. You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker	discrete	numeric	
V1044	F1.4.2	F1.4.1. You are prepared to learn how to use new technology	discrete	numeric	
V1045	F1.4.3	F1.4.1. You prefer to pay for goods and services in cash rather than using electronic means	discrete	numeric	
V1046	F1.5.1	F1.5.1. Buy by cash	discrete	numeric	
V1047	F1.5.2	F1.5.2. Buy through Debit card	discrete	numeric	
V1048	F1.5.3	F1.5.3. Buy through Credit card	discrete	numeric	
V1049	F1.5.4	F1.5.4. Buy through Bank transfer	discrete	numeric	
V1050	F1.5.5	F1.5.5. Buy through Mobile money	discrete	numeric	
V1051	F1.6	F1.6. Do you have utility bills?	discrete	numeric	
V1052	F1.7.1	F1.7.1. Pay billsby cash	discrete	numeric	
V1053	F1.7.2	F1.7.2. Pay bills through Debit card	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1054	F1.7.3	F1.7.3. Pay bills through Credit card	discrete	numeric	
V1055	F1.7.4	F1.7.4. Pay bills through Bank transfer	discrete	numeric	
V1056	F1.7.5	F1.7.5. Pay bills through through Mobile money	discrete	numeric	
V1057	F2.1.1	F2.1.1. You would like to use a mobile phone to pay for goods and services	discrete	numeric	
V1058	F2.1.2	F2.1.2. You would like to use a mobile phone to put money away so you can use it later	discrete	numeric	
V1059	F2.1.3	F2.1.3. You would like to use a phone to pay utility bills such as water bill	discrete	numeric	
V1060	F2.1.4	F2.1.4. One can easily lose money if you send/receive using a mobile phone	discrete	numeric	
V1061	F2.1.5	F2.1.5. If you save money on your phone and your phone is lost you cannot get back your money	discrete	numeric	
V1062	F2.2	F2.2. Do you know about Mobile money	discrete	numeric	
V1063	F2.3	F2.3. Are you a registered mobile money user on any mobile network	discrete	numeric	
V1064	F2.4	F2.4. Currently using another person's mobile money account	discrete	numeric	
V1065	F2.5.1	F2.5.1. Mobile money service provider - Tigo	discrete	numeric	
V1066	F2.6.1	F2.6.1. How important is Tigo mobile account is to your finances?	discrete	numeric	
V1067	F2.5.2	F2.5.2. Mobile money service provider - Airtel	discrete	numeric	
V1068	F2.6.2	F2.6.2. How important is Airtel mobile account is to your finances?	discrete	numeric	
V1069	F2.5.3	F2.5.3. Mobile money service provider - MTN	discrete	numeric	
V1070	F2.6.3	F2.6.3. How important is MTN mobile account is to your finances?	discrete	numeric	
V1071	F254	F2.5.4. Mobile money service provider - Other	discrete	numeric	
V1072	F264	F2.6.4. How important is 'Other' mobile account is to your finances?	discrete	numeric	
V1073	F2.7	F2.7. Reason for using more than one mobile money account	discrete	numeric	
V1074	F.2.8	F.2.8. Where did you learn about mobile money	discrete	numeric	
V1075	F29M	F2.9.1. First month of using mobile money	discrete	numeric	
V1076	F29Y	F2.9.2. Year of using mobile money	discrete	numeric	
V1077	F210	F2.10. If not sure, what is approximate time of starting using mobile money	discrete	numeric	
V1078	F2.11	F2.11. Main reason for using mobile money	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1079	F2.12	F2.12. Frequency of using mobile money	discrete	numeric	
V1080	F2.13.01	F2.13.01. Transactions conducted at the Mobile money Agent - Cash withdrawals	discrete	numeric	
V1081	F2.13.02	F2.13.02. Transactions conducted at the Mobile money Agent - Cash deposits	discrete	numeric	
V1082	F2.13.03	F2.13.03. Transactions conducted at the Mobile money Agent - Cash Transfer	discrete	numeric	
V1083	F2.13.04	F2.13.04. Transactions conducted at the Mobile money Agent - School Fees Payment	discrete	numeric	
V1084	F2.13.05	F2.13.05. Transactions conducted at the Mobile money Agent - Utility payments (Water, Power, TV)	discrete	numeric	
V1085	F2.13.06	F2.13.06. Transactions conducted at the Mobile money Agent - Utility payments (Water, Power, TV)	discrete	numeric	
V1086	F2.13.07	F2.13.07. Transactions conducted at the Mobile money Agent - Purchase of air time	discrete	numeric	
V1087	F2.13.08	F2.13.08. Transactions conducted at the Mobile money Agent - Saving money	discrete	numeric	
V1088	F2.13.09	F2.13.09. Transactions conducted at the Mobile money Agent - Mobile Banking	discrete	numeric	
V1089	F2.13.10	F2.13.10. Transactions conducted at the Mobile money Agent - Payment for goods and services	discrete	numeric	
V1090	F2.13.11	F2.13.11. Transactions conducted at the Mobile money Agent - Receive payment for goods and services	discrete	numeric	
V1091	F2.13.12	F2.13.12. Transactions conducted at the Mobile money Agent - Receiving wages/salaries	discrete	numeric	
V1092	F2.13.13	F2.13.13. Transactions conducted at the Mobile money Agent - Pay wages and salaries	discrete	numeric	
V1093	F2.13.14	F2.13.14. Transactions conducted at the Mobile money Agent - Insurance	discrete	numeric	
V1094	F2.13.15	F2.13.15. Transactions conducted at the Mobile money Agent - Borrowing money	discrete	numeric	
V1095	F2.13.16	F2.13.16. Transactions conducted at the Mobile money Agent - Others	discrete	numeric	
V1096	F2.14.01	F2.14.01. Transactions happy to conducted at the Mobile money Agent in future - Cash withdrawals	discrete	numeric	
V1097	F2.14.02	F2.14.02. Transactions happy to conducted at the Mobile money Agent in future - Cash deposits	discrete	numeric	
V1098	F2.14.03	F2.14.03. Transactions happy to conducted at the Mobile money Agent in future - Cash Transfer	discrete	numeric	



ID	Name	Label	Type	Format	Question
V1099	F2.14.04	F2.14.04. Transactions happy to conducted at the Mobile money Agent in future - School Fees Payment	discrete	numeric	
V1100	F2.14.05	F2.14.05. Transactions happy to conducted at the Mobile money Agent in future - Utility payments (Water, Power, TV)	discrete	numeric	
V1101	F2.14.06	F2.14.06. Transactions happy to conducted at the Mobile money Agent in future - Purchase of air time	discrete	numeric	
V1102	F2.14.07	F2.14.07. Transactions happy to conducted at the Mobile money Agent in future - Saving money	discrete	numeric	
V1103	F2.14.08	F2.14.08. Transactions happy to conducted at the Mobile money Agent in future - Mobile Banking	discrete	numeric	
V1104	F2.14.09	F2.14.09. Transactions happy to conducted at the Mobile money Agent in future - Payment for goods and services	discrete	numeric	
V1105	F2.14.10	F2.14.10. Transactions happy to conducted at the Mobile money Agent in future - Receive payment for goods and services	discrete	numeric	
V1106	F2.14.11	F2.14.11. Transactions happy to conducted at the Mobile money Agent in future - Receiving wages/salaries	discrete	numeric	
V1107	F2.14.12	F2.14.12. Transactions happy to conducted at the Mobile money Agent in future - Pay wages and salaries	discrete	numeric	
V1108	F2.14.13	F2.14.13. Transactions happy to conducted at the Mobile money Agent in future - Insurance	discrete	numeric	
V1109	F2.14.14	F2.14.14. Transactions happy to conducted at the Mobile money Agent in future - Borrowing money	discrete	numeric	
V1110	F2.14.16	F2.14.16. Transactions happy to conducted at the Mobile money Agent in future - Others	discrete	numeric	
V1111	F2.15	F2.15. Main reason for ot using mobile money	discrete	numeric	
V1112	G1	G1. Savings - Different ways of describing what it means to save.	discrete	numeric	
V1113	G2A	G2a. Savings statements - You go without certain things to be able to save	discrete	numeric	
V1114	G2B	G2b. Savings statements - You believe you have to save for difficult times - even if your income is low	discrete	numeric	
V1115	G2C	G2c. Savings statements - You believe it is better to save where your money is safe than to take risks to make more	discrete	numeric	
V1116	G2D	G2d. Savings statements - You save or put money away for a specific purpose and you do not use it for any other purpose	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1117	G2E	G2e. Savings statements - 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	
V1118	G3.1_A	G3.1_a: Saving at a bank	discrete	numeric	
V1119	G31_B1	G3.1_b1. Savings at a bank - Where bank products held	discrete	numeric	
V1120	G31_B2	G3.1_b2. Savings at a bank - Where bank products held	discrete	numeric	
V1121	G31_C	G3.1_c. Savings at a bank - Reasons for saving with this institution	discrete	numeric	
V1122	G31_D	G3.1_d. Savings at a bank - Does this means of savings meet your needs	discrete	numeric	
V1123	G31_E	G3.1_e. Savings at a bank - Reasons for unmet needs	discrete	numeric	
V1124	G31_F	G3.1_f. Savings at a bank - Savings products usage	discrete	numeric	
V1125	G3.2_A	G3.2_a. Savings at a MFI or a non-umurenge SACCO	discrete	numeric	
V1126	G32_B1	G3.2_b1. MFI - Where products held	contin	numeric	
V1127	G32_B2	G3.2_b2. MFI - Where products held	discrete	numeric	
V1128	G32_C	G3.2_c. MFI - Reasons for saving with this institution	discrete	numeric	
V1129	G32_D	G3.2_d. MFI - Does this means of savings meet your needs	discrete	numeric	
V1130	G32_E	G3.2_e. MFI - Reasons for unmet needs	discrete	numeric	
V1131	G32_F	G3.2_f. MFI - Savings products usage	discrete	numeric	
V1132	G3.3_A	G3.3_a. Saving through Mobile money	discrete	numeric	
V1133	G3.3_C	G3.3_c. Mobile money - Reasons for saving with this institution	discrete	numeric	
V1134	G3.3_D	G3.3_d. Mobile money - Does this means of savings meet your needs	discrete	numeric	
V1135	G3.3_E	G3.3_e. Mobile money - Reasons for unmet needs	discrete	numeric	
V1136	G3.3_F	G3.3_f. Mobile money - Savings products usage	discrete	numeric	
V1137	G3.4_A	G3.4_a. Education insurance	discrete	numeric	
V1138	G3.4_C	G3.4_c. Education insurance - Reasons for saving with this institution	discrete	numeric	
V1139	G3.4_D	G3.4_d. Education insurance - Does this means of savings meet your needs	discrete	numeric	
V1140	G3.4_E	G3.4_e. Education insurance - Reasons for unmet needs	discrete	numeric	
V1141	G3.4_F	G3.4_f. Education insurance - Savings products usage	discrete	numeric	
V1142	G3.5_A	G3.5_a. Private pension	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1143	G3.5_C	G3.5_c. Private pension - Reasons for saving with this institution	discrete	numeric	
V1144	G3.5_D	G3.5_d. Private pension - Does this means of savings meet your needs	discrete	numeric	
V1145	G3.5_E	G3.5_e. Private pension - Reasons for unmet needs	discrete	numeric	
V1146	G3.5_F	G3.5_f. Private pension - Savings products usage	discrete	numeric	
V1147	G3.6_A	G3.6_a. Saving at SACCO	discrete	numeric	
V1148	G3.6_C	G3.6_c. SACCO - Reasons for saving with this institution	discrete	numeric	
V1149	G3.6_D	G3.6_d. SACCO - Does this means of savings meet your needs	discrete	numeric	
V1150	G3.6_E	G3.6_e. SACCO - Reasons for unmet needs	discrete	numeric	
V1151	G3.6_F	G3.6_f. SACCO - Savings products usage	discrete	numeric	
V1152	G3.7_A	G3.7_a. Saving at capital/stock market	discrete	numeric	
V1153	G3.7_C	G3.7_c. Capital/stock market - Reasons for saving with this institution	discrete	numeric	
V1154	G3.7_D	G3.7_d. Capital/stock market - Does this means of savings meet your needs	discrete	numeric	
V1155	G3.7_E	G3.7_e. Capital/stock market - Reasons for unmet needs	discrete	numeric	
V1156	G3.7_F	G37_f. Capital/stock market - Savings products usage	discrete	numeric	
V1157	G3.8_A	G3.8_a. Pension fund/provident fund	discrete	numeric	
V1158	G3.8_C	G3.8_c. Pension fund/provident fund - Reasons for saving with this institution	discrete	numeric	
V1159	G3.8_D	G3.8_d. Pension fund/provident fund - Does this means of savings meet your needs	discrete	numeric	
V1160	G3.8_E	G3.8_e. Pension fund/provident fund - Reasons for unmet needs	discrete	numeric	
V1161	G3.8_F	G3.8_f. Pension fund/provident fund - Savings products usage	discrete	numeric	
V1162	G3.9_A	G3.9_a. Saving with a saving group	discrete	numeric	
V1163	G3.9_C	G3.9_c. Savings group - Reasons for saving with this institution	discrete	numeric	
V1164	G3.9_D	G3.9_d. Savings group - Does this means of savings meet your needs	discrete	numeric	
V1165	G3.9_E	G3.9_e. Savings group - Reasons for unmet needs	discrete	numeric	
V1166	G3.9_F	G3.9_f. Savings group - Savings products usage	discrete	numeric	
V1167	G3.10_A	G3.10_a. Save with someone in the community	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1168	G3.10_C	G3.10_c. Someone in the community - Reasons for saving with this institution	discrete	numeric	
V1169	G3.10_D	G3.10_d. Someone in the community - Does this means of savings meet your needs	discrete	numeric	
V1170	G3.10_E	G3.10_e. Someone in the community - Reasons for unmet needs	discrete	numeric	
V1171	G3.10_F	G3.10_f. Someone in the community - Savings products usage	discrete	numeric	
V1172	G3.11_A	G3.11_a. Save with someone in the household	discrete	numeric	
V1173	G3.11_C	G3.11_c. Someone in household - Reasons for saving with this institution	discrete	numeric	
V1174	G3.11_D	G3.11_d. Someone in household - Does this means of savings meet your needs	discrete	numeric	
V1175	G3.11_E	G3.11_e. Someone in household - Reasons for unmet needs	discrete	numeric	
V1176	G3.11_F	G3.11_f. Someone in household - Savings products usage	discrete	numeric	
V1177	G3.12_A	G3.12_a. Buy things to sell late as saving	discrete	numeric	
V1178	G3.12_C	G3.12_c. Buy things to sell late as saving - Reasons for saving with this institution	discrete	numeric	
V1179	G3.12_D	G3.12_d. Buy things to sell late as saving - Does this means of savings meet your needs	discrete	numeric	
V1180	G3.12_E	G3.12_e. Buy things to sell late as saving - Reasons for unmet needs	discrete	numeric	
V1181	G3.12_F	G3.12_f. Buy things to sell late as saving - Savings products usage	discrete	numeric	
V1182	G3.13_A	G3.13_a. Save at Home	discrete	numeric	
V1183	G3.13_C	G3.13_c. Home - Reasons for saving with this institution	discrete	numeric	
V1184	G3.13_D	G3.13_d. Home - Does this means of savings meet your needs	discrete	numeric	
V1185	G3.13_E	G3.13_e. Home - Reasons for unmet needs	discrete	numeric	
V1186	G3.13_F	G3.13_f. Home - Savings products usage	discrete	numeric	
V1187	G3.14_A	G3.14_a Save with - Other	discrete	numeric	
V1188	G3.14_C	G3.14_c. Other - Reasons for saving with this institution	discrete	numeric	
V1189	G3.14_D	G3.14_d. Other - Does this means of savings meet your needs	discrete	numeric	
V1190	G3.14_E	G3.14_e. Other - Reasons for unmet needs	discrete	numeric	
V1191	G3.14_F	G3.14_f. Other - Savings products usage	discrete	numeric	
V1192	G4	G4. Main reasons for saving	discrete	numeric	
V1193	G5.1	G5.1. Reason for Not saving - Never thought about it	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1194	G5.2	G5.2. Reason for Not saving - Prefer to spend money on other things I need more	discrete	numeric	
V1195	G5.3	G5.3. Reason for Not saving - Prefer to invest in other things e.g. property, livestock	discrete	numeric	
V1196	G5.4	G5.4. Reason for Not saving - My children will look after me so I don't need it	discrete	numeric	
V1197	G5.5	G5.5. Reason for Not saving - Save in other ways e.g. keep cash at home	discrete	numeric	
V1198	G5.6	G5.6. Reason for Not saving - Won't be able to access my money if I need it	discrete	numeric	
V1199	G5.7	G5.7. Reason for Not saving - Do not want to save	discrete	numeric	
V1200	G5.8	G5.8. Reason for Not saving - Do not need to save	discrete	numeric	
V1201	G5.9	G5.9. Reason for Not saving - Don't know about investment and savings	discrete	numeric	
V1202	G5.10	G5.10. Reason for Not saving - Do not have money to save or invest	discrete	numeric	
V1203	G5.11	G5.11. Reason for Not saving - Do not have a bank account	discrete	numeric	
V1204	G5.12	G5.12. Reason for Not saving - It is too expensive	discrete	numeric	
V1205	G5.13	G5.13. Reason for Not saving - Do not have a job	discrete	numeric	
V1206	G5.14	G5.14. Reason for Not saving - Do not understand the investment/savings products	discrete	numeric	
V1207	G5.15	G5.15. Reason for Not saving - There are too many to choose from so I get confused	discrete	numeric	
V1208	G5.16	G5.16. Reason for Not saving - Other	discrete	numeric	
V1209	G5.17	G5.17. Reason for Not saving - Do not know	discrete	numeric	
V1210	H1A	H1a. Credit statement - You avoid borrowing money if you can	discrete	numeric	
V1211	H1B	H1b. Credit statement - You prefer to save money for something rather than borrow to pay for it	discrete	numeric	
V1212	H1C	H1c. Credit statement - Without borrowing money you would not be able to pay for your children's education	discrete	numeric	
V1213	H1D	H1d. Credit statement - If you borrow money it is okay to pay it a bit later than agreed	discrete	numeric	
V1214	H1E	H1e. Credit statement - 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	Type	Format	Question
V1215	H1F	H1f. Credit statement - It is better to keep savings than to use it to pay a debt	discrete	numeric	
V1216	H1G	H1g. Credit statement - You have considered going to see someone to help you with your debt problems	discrete	numeric	
V1217	H1H	H1h. Credit statement - You have considered cancelling insurance or investment policies to pay back money that you have borrowed	discrete	numeric	
V1218	H1I	H1i. Credit statement - You usually have problems making ends meet	discrete	numeric	
V1219	H1J	H1j. Credit statement - In the past 12 months you had problems regarding the arrears with payments for things like rent, municipality bills or debt payment	discrete	numeric	
V1220	H2A	H2a. Borrowed money in the past 12 months	discrete	numeric	
V1221	H2B	H2b. Reasons for not borrowing money in the past 12 months	discrete	numeric	
V1222	H2C	H2c. Paying back borrowed money in the past 12 months	discrete	numeric	
V1223	H3	H3. During the past 12 months, did you get any goods/services in advance and had to pay later?	discrete	numeric	
V1224	H4.01_A	H4.01_a Credit from a bank	discrete	numeric	
V1225	H4.01_B1	H401_b1. Credit at a bank - Where bank products held	discrete	numeric	
V1226	H4.01_B2	H401_b2. Credit at a bank - Where bank products held	discrete	numeric	
V1227	H4.02_A	H4.02_a Credit from MFI	discrete	numeric	
V1228	H4.02_B1	H402_b1. Credit at MFI - Where credit products held	contin	numeric	
V1229	H4.02_B2	H402_b2. Credit at MFI - Where credit products held	discrete	numeric	
V1230	H4.03_A	H4.03_a. Mobile money	discrete	numeric	
V1231	H4.04_A	H4.04_a. SACCO	discrete	numeric	
V1232	H4.05_A	H4.05_a. Government	discrete	numeric	
V1233	H4.06_A	H4.06_a. Employer	discrete	numeric	
V1234	H4.07_A	H4.07_a. Informal groups such as VLSA	discrete	numeric	
V1235	H4.08_A	H4.08_a. Money lender	discrete	numeric	
V1236	H4.09_A	H4.09_a. Farmers association	discrete	numeric	
V1237	H4.10_A	H4.10_a. Church or other community based organisation	discrete	numeric	
V1238	H4.11_A	H4.11_a. Family/friend to be paid back	discrete	numeric	
V1239	H4.12_A	H4.12_a. Family/friend NOT to be paid back	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1240	H4.13_A	H4.13_a. Goods from shop/store and had to pay back late	discrete	numeric	
V1241	H4.14_A	H4.14_a. Other	discrete	numeric	
V1242	H4C	H4C. Where did you borrow most of the money from?	discrete	numeric	
V1243	H5	H5.1 Reasons for borrowing money	discrete	numeric	
V1244	H6	H6. Most important factor when choosing where to borrow money	discrete	numeric	
V1245	H7A	H7a. In the past 6 months, have you been refused a loan by a bank or SACCO or MFI?	discrete	numeric	
V1246	H7B	H7b. Main reason given for the refusal	discrete	numeric	
V1247	I1A.1	I1a.1. Financial risk experience during the past 6 months - Increase in household size	discrete	numeric	
V1248	I1B1	I1b.1. Coping strategy - Increase in household size	discrete	numeric	
V1249	I1A2	I1a.2. Financial risk experience during the past 6 months - Household not getting cash anymore	discrete	numeric	
V1250	I1B2	I1b.2. Coping strategy - Household not getting cash anymore	discrete	numeric	
V1251	I1A3	I1a.3. Financial risk experience during the past 6 months - Pay unforeseen expenses	discrete	numeric	
V1252	I1B3	I1b.3. Coping strategy - Pay unforeseen expenses	discrete	numeric	
V1253	I1A4	I1a.4. Financial risk experience during the past 6 months - Unexpected rise in prices of goods, fuel	discrete	numeric	
V1254	I1B4	I1b.4. Coping strategy - Unexpected rise in prices of goods, fuel	discrete	numeric	
V1255	I1A5	I1a.5. Financial risk experience during the past 6 months - Running out of money to meet household expenses	discrete	numeric	
V1256	I1B5	I1b.5. Coping strategy - Running out of money to meet household expenses	discrete	numeric	
V1257	I1A6	I1a.6. Financial risk experience during the past 6 months - Harvest/livestock loss	discrete	numeric	
V1258	I1B6	I1b.6. Coping strategy - Harvest/livestock loss	discrete	numeric	
V1259	I1A7	I1a.7. Financial risk experience during the past 6 months - Loss of an asset/dwelling/land	discrete	numeric	
V1260	I1B7	I1b.7. Coping strategy - Loss of an asset/dwelling/land	discrete	numeric	
V1261	I2A	I2a. Insurance statement - Insurance is not a way of saving because they never pay out	discrete	numeric	
V1262	I2B	I2b. Insurance statement - Having insurance is a good way of protecting yourself for when things go wrong	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1263	I2C	I2c. Insurance statement - It is better to have savings to fall back on when you suffer a loss rather than to have insurance	discrete	numeric	
V1264	I2D	I2d. Insurance statement - You understand how insurance works	discrete	numeric	
V1265	I2E	I2e. Insurance statement - You are responsible to make arrangements for the costs associated with your funeral before you die	discrete	numeric	
V1266	I3A.1	I3a.1. Do you have insurance	discrete	numeric	
V1267	I3A.2	I3a.2. Do you have Mutuelle de Sante (National Health Insurance)?	discrete	numeric	
V1268	I4.1	I4.1. Insurance product - Third party insurance	discrete	numeric	
V1269	I4.2	I4.2. Insurance product - Education insurance	discrete	numeric	
V1270	I4.3	I4.3. Insurance product - Household insurance	discrete	numeric	
V1271	I4.4	I4.4. Insurance product - Life insurance	discrete	numeric	
V1272	I4.5	I4.5. Insurance product - Credit life (insurance linked to a loan)	discrete	numeric	
V1273	I4.6	I4.6. Insurance product - Rwanda Social Security Board (CSR/RSSB)	discrete	numeric	
V1274	I4.7	I4.7. Insurance product - Private pension	discrete	numeric	
V1275	I4.8	I4.8. Insurance product - Agriculture insurance	discrete	numeric	
V1276	I4.9	I4.9. Insurance product - Other insurance product	discrete	numeric	
V1277	I5	I5. Reasons for not having insurance	discrete	numeric	
V1278	I6	I6. Funeral cover provision	discrete	numeric	
V1279	J1A	J1a. In the past 6 months have sent money to someone within the country	discrete	numeric	
V1280	J1B	J1b. In the past 6 months have sent money to someone outside the country	discrete	numeric	
V1281	J2A1.1	J2a1.1. Spouse	discrete	numeric	
V1282	J2A1.2	J2a1.2. Child	discrete	numeric	
V1283	J2A1.3	J2a1.3. Parent	discrete	numeric	
V1284	J2A1.4	J2a1.4. Other family member	discrete	numeric	
V1285	J2A1.5	J2a1.5. Friend	discrete	numeric	
V1286	J2A1.6	J2a1.6. Supplier / Business	discrete	numeric	
V1287	J2A1.7	J2a1.7. Someone you borrow from	discrete	numeric	
V1288	J2A1.8	J2a1.8. School, college or university	discrete	numeric	
V1289	J2A1.9	J2a1.9. Other (specify)	discrete	numeric	
V1290	J2A.2	J2a.2. Person received the money most in the past 6 months	discrete	numeric	



ID	Name	Label	Type	Format	Question
V1291	J2B	J2b.2. Where did you send the money to?	discrete	numeric	
V1292	J2C	J2c. How often do you send money?	discrete	numeric	
V1293	J2D1	J2d1. Bank transfer / into bank account	discrete	numeric	
V1294	J2D2	J2d2. Post office	discrete	numeric	
V1295	J2D3	J2d3. Wstern Union / Money gram	discrete	numeric	
V1296	J2D4	J2d4. Cell phone top up	discrete	numeric	
V1297	J2D5	J2d5. Mobile money	discrete	numeric	
V1298	J2D6	J2d6. Bus or taxi	discrete	numeric	
V1299	J2D7	J2d7. Relative / friend / someone else	discrete	numeric	
V1300	J2D8	J2d8. Taking money personally there	discrete	numeric	
V1301	J2D9	J2d9. Other	discrete	numeric	
V1302	J2E	J2e. Hom much did you send the last time?	contin	numeric	
V1303	J3A	J3a. In the past 6 months have received money from someone within the country	discrete	numeric	
V1304	J3B	J3b. In the past 6 months have received money from someone outside the country	discrete	numeric	
V1305	J4A.1	J4a1.1. Spouse	discrete	numeric	
V1306	J4A.2	J4a1.2. Child	discrete	numeric	
V1307	J4A.3	J4a1.3. Parent	discrete	numeric	
V1308	J4A.4	J4a1.4. Other family member	discrete	numeric	
V1309	J4A.5	J4a1.5. Friend	discrete	numeric	
V1310	J4A.6	J4a1.6. Customer	discrete	numeric	
V1311	J4A.7	J4a1.7. Someone you lent to	discrete	numeric	
V1312	J4A.8	J4a1.8. Other	discrete	numeric	
V1313	J4B	J4b.2. Where did you send the money to?	discrete	numeric	
V1314	J4C	J4c. How often do you send money?	discrete	numeric	
V1315	J4D	J4d. Which channel do you most receive money trough?	discrete	numeric	
V1316	J4E	J4e. What did you use most of the money sent you for?	discrete	numeric	
V1317	J5A	J5a. Have you ever sent or received money using a mobile phone?	discrete	numeric	
V1318	J5B	J5b. Sent/received money using a mobile phone in the past 6 months	discrete	numeric	
V1319	J6A	J6a. Would you use a mobile phone to send money?	discrete	numeric	
V1320	J6B	J6b. Reason why one would not use a mobile phone to send money	discrete	numeric	
V1321	K1A	K1a. Banking statements - If you are not employed you cannot open a bank account	discrete	numeric	
V1322	K1B	K1b. Banking statements - Having a bank account makes it easier to get credit	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1323	K1C	K1c. Banking statements - You can easily live your life without a bank account	discrete	numeric	
V1324	K1D	K1d. Banking statements - Most services from banks are also offered elsewhere	discrete	numeric	
V1325	K1E	K1e. Banking statements - You trust banks with your money	discrete	numeric	
V1326	K1F	K1f. Banking statements - Banking is for people like me	discrete	numeric	
V1327	K1G	K1g. Banking statements - Banks treat people with respect	discrete	numeric	
V1328	K1.2.1	K1.2.1. Do you have a bank account?	discrete	numeric	
V1329	K1.2.1A	K1.2.1A. Do you have a personal bank account?	discrete	numeric	
V1330	K1.2.1B.1	K1.2.1B.1. Where bank products held	discrete	numeric	
V1331	K1.2.1B.2	K1.2.1B.2. Where bank products held -	discrete	numeric	
V1332	K1.2.1C.1	K1.2.1C.1. Have used bank account in the past month	discrete	numeric	
V1333	K1.2.1C.2	K1.2.1C.2. Have used bank account this year	discrete	numeric	
V1334	K1.2.1D	K1.2.1D. Reasons for Not using bank account	discrete	numeric	
V1335	K1.2.2A	K1.2.2A. Savings account at a bank	discrete	numeric	
V1336	K1.2.2B.1	K1.2.2B.1. Where savings at a bank products held	discrete	numeric	
V1337	K1.2.2B.2	K1.2.2B.2. Where savings at a bank products held	discrete	numeric	
V1338	K1.2.2C.1	K1.2.2C.1. Have used bank account in the past month	discrete	numeric	
V1339	K1.2.2C.2	K1.2.2C.2. Have used bank account this year	discrete	numeric	
V1340	K1.2.2D	K122d. Reasons for Not using bank account	discrete	numeric	
V1341	K1.2.3A	K1.2.3A. Credit from a bank	discrete	numeric	
V1342	K1.2.3B.1	K1.2.3B.1. Where credit at a bank products held	discrete	numeric	
V1343	K1.2.3B.2	K1.2.3B.2. Where credit at a bank products held	discrete	numeric	
V1344	K1.2.4A	K1.2.4A . ATM/Debit card	discrete	numeric	
V1345	K1.2.4B.1	K1.2.4B.1. Where ATM card held	discrete	numeric	
V1346	K1.2.4B.2	K1.2.4B.2. Where ATM card held	discrete	numeric	
V1347	K1.2.4C.1	K1.2.4C.1. Have used ATM card in the past month	discrete	numeric	
V1348	K1.2.4C.2	K1.2.4C.2. Have used ATM card this year	discrete	numeric	
V1349	K1.2.4D	K1.2.4D. Reasons for Not using ATM card	discrete	numeric	
V1350	K1.2.5A	K1.2.5A.Current or cheque account	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1351	K1.2.5B.1	K1.2.5B.1. Where current account held	discrete	numeric	
V1352	K1.2.5B.2	K1.2.5B.2. Where current account held	discrete	numeric	
V1353	K1.2.5C.1	K1.2.5C.1. Have used current account in the past month	discrete	numeric	
V1354	K1.2.5C.2	K1.2.5C.2. Have used current accountt this year	discrete	numeric	
V1355	K1.2.5D	K1.2.5d. Reasons for Not using current account	discrete	numeric	
V1356	K1.2.6A	K1.2.6A. Overdraft facilities	discrete	numeric	
V1357	K1.2.6B.1	K1.2.6B.1. Where overdraft account held	discrete	numeric	
V1358	K12.6B.2	K12.6B.2. Where overdraft account held	discrete	numeric	
V1359	K1.2.6C.1	K1.2.6C.1. Have used overdraft account in the past month	discrete	numeric	
V1360	K1.2.6C.2	K1.2.6C.2. Have used overdraft accountt this year	discrete	numeric	
V1361	K1.2.6D	K1.2.6D. Reasons for Not using overdraft account	discrete	numeric	
V1362	K1.2.7A	K1.2.7A. Credit card	discrete	numeric	
V1363	K1.2.7B.1	K1.2.7B. Where credit card account held	discrete	numeric	
V1364	K1.2.7B.2	K1.2.7B.2. Where credit card account held	discrete	numeric	
V1365	K1.2.7C.1	K1.2.7C.1. Have used credit card account in the past month	discrete	numeric	
V1366	K1.2.7C.2	K1.2.7C.2. Have used credit card account in the past month	discrete	numeric	
V1367	K1.2.7D	K1.2.7D. Reasons for Not using credit card account	discrete	numeric	
V1368	K1.2.8A	K1.2.8A. Mobile banking (M-Banking)	discrete	numeric	
V1369	K1.2.8B.1	K1.2.8B.1. Where mobile banking account held	discrete	numeric	
V1370	K1.2.8B.2	K1.2.8B.2. Where mobile banking account held	discrete	numeric	
V1371	K1.2.8C.1	K1.2.8C.1. Have used mobile banking account in the past month	discrete	numeric	
V1372	K1.2.8C.2	K1.2.8C.2. Have used mobile banking account this year	discrete	numeric	
V1373	K1.2.8D	K1.2.8D. Reasons for Not using mobile banking account	discrete	numeric	
V1374	K1.2.9A	K1.2.9A. Internet baning	discrete	numeric	
V1375	K1.2.9C.1	K1.2.9C.1. Have used internet banking account in the past month	discrete	numeric	
V1376	K1.2.9C.2	K1.2.9C.2. Have used internet banking account this year	discrete	numeric	
V1377	K1.2.9D	K1.2.9D. Reasons for Not using interenet banking account	discrete	numeric	
V1378	K1.2.10A	K1.2.10A. Foreing bank account	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1379	K1.2.10B	K1.2.10B. Which country is foreign bank account	discrete	numeric	
V1380	K1.2.10C.1	K1.2.10C.1. Have used internet foreign bank account in the past month	discrete	numeric	
V1381	K1.2.10C.2	K1.2.10C.2 Have used foreign bank account in the past month	discrete	numeric	
V1382	K1.2.10D	K1.2.10D. Reasons for Not using foreign bank account	discrete	numeric	
V1383	K1.2.11A	K1.2.11A. Any other bank account	discrete	numeric	
V1384	K1.2.11B.1	K1.2.11B.1. Where any other account held	discrete	numeric	
V1385	K1.2.11B.2	K1.2.11B.2. Where any other account held	discrete	numeric	
V1386	K1.2.11C.1	K1.2.11C.1. Have used any other bank account in the past month	discrete	numeric	
V1387	K1.2.11C.2	K1.2.11C.2. Have used ant other bank account this year	discrete	numeric	
V1388	K1.2.11D	K1.2.11D. Reasons for Not using any other bank account	discrete	numeric	
V1389	K1.2.12A	K1.2.12A. Account with foreign currency	discrete	numeric	
V1390	K1.21.2B.1	K1.21.2B.1 Where is foreign currency is account held	discrete	numeric	
V1391	K1.2.12B.2	K1.2.12B.2 Where is foreign currency is held	discrete	numeric	
V1392	K1.2.12C.1	K1.2.12C.1 used it in the past month	discrete	numeric	
V1393	K1.2.12C.2	K1.2.12C.2 used it this year	discrete	numeric	
V1394	K.1.2.12D	K.1.2.12D. Why did you not use it	discrete	numeric	
V1395	K1.3A	K1.3a. Have bank account in your name	discrete	numeric	
V1396	K1.3B	K1.3B. Can you use/access your bank account when you want to	discrete	numeric	
V1397	K1.3C	K1.3C. Main reason you are not able to use/access your account when you want to	discrete	numeric	
V1398	K1.3D	K1.3D. Approximately length of having a bank account	discrete	numeric	
V1399	K1.3E	K1.3E. Main reason for having a bank account?	discrete	numeric	
V1400	K1.3F	K1.3F. Did you have an account with a SACCO or MFI when first opened a bank account?	discrete	numeric	
V1401	K1.3G	K1.3G. Did you close any of these when you opened your bank account	discrete	numeric	
V1402	K1.3H	K1.3H. Were you member of a group such as a savings and loan group or a savings club/tontine when first opened a bank account?	discrete	numeric	
V1403	K1.3I	K1.3I. Did you close any of these when you opened your bank account	discrete	numeric	
V1404	K1.4A	K1.4A. Use someone else bank account	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1405	K1.4B	K1.4B. Can you use/access this bank account when you want to?	discrete	numeric	
V1406	K1.4C	K1.4C. Main reason you are not able to use/access this account when you want to	discrete	numeric	
V1407	K1.4D.1	K1.4D.1. Someone else bank account - Your spouse / partner's account	discrete	numeric	
V1408	K1.4D.2	K1.4D.2. Someone else bank account - Your child's account	discrete	numeric	
V1409	K1.4D.3	K1.4D.3. Someone else bank account - Your parent's account	discrete	numeric	
V1410	K1.4D.4	K1.4D.4. Someone else bank account - Account of another family member	discrete	numeric	
V1411	K1.4D.5	K1.4D.5. Someone else bank account - Account of a neighbour/friend	discrete	numeric	
V1412	K1.4D.6	K1.4D.6. Someone else bank account - Account of savings club	discrete	numeric	
V1413	K1.4D.7	K1.4D.7. Someone else bank account - Account of a community organisation/church	discrete	numeric	
V1414	K1.4D.8	K1.4D.8. Someone else bank account - Other	discrete	numeric	
V1415	K1.4E	K1.4E. Main reason why you are using someone else's account	discrete	numeric	
V1416	K1.5.1A	K1.5.1A. Bank transaction used - Cash a cheque	discrete	numeric	
V1417	K1.5.1B	K1.5.1B. Banking Channels for transaction - Cash a cheque	discrete	numeric	
V1418	K1.5.2A	K1.5.2A. Bank transaction used - Deposit cash into a bank account	discrete	numeric	
V1419	K1.5.2B	K1.5.2B. Banking Channels for transaction - Deposit cash into a bank account	discrete	numeric	
V1420	K1.5.3A	K1.5.3A. Bank transaction used - Deposit a cheque into a bank account	discrete	numeric	
V1421	K1.5.3B	K1.5.3B. Banking Channels for transaction - Deposit a cheque into a bank account	discrete	numeric	
V1422	K1.5.4A	K1.5.4A. Bank transaction used - Cash withdrawal from a bank account	discrete	numeric	
V1423	K1.5.4B	K1.5.4B. Banking Channels for transaction - Cash withdrawal from a bank account	discrete	numeric	
V1424	K1.5.5A	K1.5.5A. Bank transaction used - Paid people/bills using a cheque	discrete	numeric	
V1425	K1.5.5B	K1.5.5B. Banking Channels for transaction - Paid people/bills using a cheque	discrete	numeric	
V1426	K1.5.6A	K1.5.6A. Bank transaction used - Money transfers between your own bank accounts	discrete	numeric	
V1427	K1.5.6B	K1.5.6B. Banking Channels for transaction - Money transfers between your own bank accounts	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1428	K1.5.7A	K1.5.7A. Bank transaction used - Money transfer to another person's bank account	discrete	numeric	
V1429	K1.5.7B	K1.5.7B. Banking Channels for transaction - Money transfer to another person's bank account	discrete	numeric	
V1430	K1.5.8A	K1.5.8A. Bank transaction used - Received money from someone into a bank account	discrete	numeric	
V1431	K1.5.8B	K1.5.8B. Banking Channels for transaction - Received money from someone into a bank account	discrete	numeric	
V1432	K1.5.9A	K1.5.9A. Bank transaction used - Get a bank statement	discrete	numeric	
V1433	K1.5.9B	K1.5.9B. Banking Channels for transaction - Get a bank statement	discrete	numeric	
V1434	K1.5.10A	K1.5.10A. Bank transaction used - Internet banking transaction	discrete	numeric	
V1435	K1.5.10B	K1.5.10B. Banking Channels for transaction - Internet banking transaction	discrete	numeric	
V1436	K1.5.11A	K1.5.11A. Bank transaction used - Mobile banking transaction	discrete	numeric	
V1437	K1.5.11B	K1.5.11B. Banking Channels for transaction - Mobile banking transaction	discrete	numeric	
V1438	K1.5.12A	K1.5.12A. Bank transaction used - Banking agent	discrete	numeric	
V1439	K1.5.12B	K1.5.12B. Banking Channels for transaction - Banking agent	discrete	numeric	
V1440	K1.5.13A	K1.5.13A. Bank transaction used - Mobile van	discrete	numeric	
V1441	K1.5.13B	K1.5.13B. Banking Channels for transaction - Mobile van	discrete	numeric	
V1442	K1.6	K1.6. Main reason for not having a bank account	discrete	numeric	
V1443	K2.1A	K2.1a. MFI account	discrete	numeric	
V1444	K2.1B1	K2.1b1. MFI account used past month	discrete	numeric	
V1445	K2.1B2	K2.1b2. MFI account used this year	discrete	numeric	
V1446	K2.1C	K2.1c. Main reason for not using MFI account	discrete	numeric	
V1447	K2.1D1	K2.1d1. MFI account - usually used for: Deposit	discrete	numeric	
V1448	K2.1D2	K2.1d1. MFI account - usually used for: Savings	discrete	numeric	
V1449	K2.1D3	K2.1d2. MFI account - usually used for: Credit/loan	discrete	numeric	
V1450	K2.1D4	K2.1d3. MFI account - usually used for: Save and credit	discrete	numeric	
V1451	K2.1D5	K2.1d3. MFI account - usually used for: Other	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1452	K2.1E	K2.1e. For approximately how long have you had an account with a MFI	discrete	numeric	
V1453	K2.1F	K2.1f. Why did you mainly open a MFI account	discrete	numeric	
V1454	K2.1G	K2.1g. Did you have an account with a bank or a SACCO	discrete	numeric	
V1455	K2.1H	K2.1h. Did you close any of these when you opened your MFI account	discrete	numeric	
V1456	K2.1I	K2.1i. Were you member of a group such as a savings and loan group or a savings club/tontine	discrete	numeric	
V1457	K2.1J	K2.1j. Did you give up your membership with any of these when you opened your MFI account	discrete	numeric	
V1458	K2.2	K2.2. Main reason why do you not have an MFI	discrete	numeric	
V1459	K3.1A	K3.1a. Member of an Umurenge SACCO/have an Umurenge SACCO account	discrete	numeric	
V1460	K3.1B1	K3.1b1. SACCO account - Used in the past month	discrete	numeric	
V1461	K3.1B2	K3.1b2. SACCO account - Used this year	discrete	numeric	
V1462	K3.1C	K3.1c. Main reason for you not using Umurenge SACCO account	discrete	numeric	
V1463	K3.1D	K3.1d. SACCO account usually used for	discrete	numeric	
V1464	K3.1E	K3.1e. For approximately how long have you had an account with a SACCO	discrete	numeric	
V1465	K3.1F	K3.1f. Why did you mainly become a member	discrete	numeric	
V1466	K3.1G	K3.1g. When becoming a SACCO member, did you have an account with a bank or a MFI	discrete	numeric	
V1467	K3.1H	K3.1h. Did you close any of these when you opened your Umurenge SACCO account/became a member	discrete	numeric	
V1468	K3.1I	K3.1i. Were you member of a group such as a savings and loan group or a savings club/tontine?	discrete	numeric	
V1469	K3.1J	K3.1j. Did you give up your membership	discrete	numeric	
V1470	K3.2	K3.2. Main reason why do you not have a Umurenge account	discrete	numeric	
V1471	L1A	L1a. Belong to a savings groups such as a VSLA	discrete	numeric	
V1472	L1B1	L1b1. How did you learn about your savings group	discrete	numeric	
V1473	L1B2.1	L1b2.1. Savings group partners - Government	discrete	numeric	
V1474	L1B2.2	L1b2.2. Savings group partners - CARE	discrete	numeric	
V1475	L1B2.3	L1b2.3. Savings group partners - CRS	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1476	L1B2.4	L1b2.4. Savings group partners - World Vision	discrete	numeric	
V1477	L1B2.5	L1b2.5. Savings group partners - Other	discrete	numeric	
V1478	L1B2.6	L1b2.6. Savings group partners - None	discrete	numeric	
V1479	L1C	L1c. How often does the group meet with the facilitator	discrete	numeric	
V1480	L1D	L1d. Reasons for using informal group	discrete	numeric	
V1481	L1E	L1e Period (years) been a member of such a group	discrete	numeric	
V1482	L2A	L2a. Groups statement - Lend money out to members when they need the money	discrete	numeric	
V1483	L2B	L2b. Groups statement - Lend out money to non-members when they want to borrow	discrete	numeric	
V1484	L2C	L2c. Groups statement - Give collected money to one member every month	discrete	numeric	
V1485	L2D	L2d. Groups statement - Keep the collected money for members and members can withdraw this money when they need it	discrete	numeric	
V1486	L2E	L2e. Groups statement - Keep the collected money for members and give to members after a certain period of time	discrete	numeric	
V1487	L2F	L2f. Groups statement - Buy assets as a group	discrete	numeric	
V1488	L2G	L2g. Groups statement - Buy assets for individual members	discrete	numeric	
V1489	L2H	L2h. Groups statement - Raise or save money for funerals for group members	discrete	numeric	
V1490	L2I	L2i. Groups statement - Raise or save money for other emergencies for group members	discrete	numeric	
V1491	L2J	L2j. Groups statement - Act as guarantor when members want to borrow money somewhere else	discrete	numeric	
V1492	L3A	L3a. Main reason for belonging to a group/club	discrete	numeric	
V1493	L3B1	L3b1. Groups statement - There's more discipline in saving with a group than any other way	discrete	numeric	
V1494	L3B2	L3b2. Groups statement - I trust how it works and it is easy to get loan	discrete	numeric	
V1495	L3B3	L3b3. Groups statement - More discipline paying back money borrowed from a group than with paying back a loan from a financial institution	discrete	numeric	
V1496	L4A	L4a. Are you a member of any other group or organisation?	discrete	numeric	
V1497	L4B1	L4b1. Type of group/organisation belonging to - Business organisation	discrete	numeric	



ID	Name	Label	Type	Format	Question
V1498	L4B2	L4b2. Type of group/organisation belonging to - Farmer's association	discrete	numeric	
V1499	L4B3	L4b3. Type of group/organisation belonging to - Market/traders association	discrete	numeric	
V1500	L4B4	L4b4. Type of group/organisation belonging to - Fisher's association	discrete	numeric	
V1501	L4B5	L4b5. Type of group/organisation belonging to - Cooperative	discrete	numeric	
V1502	L4B6	L4b6. Type of group/organisation belonging to - Church / religious group	discrete	numeric	
V1503	L4B7	L4b7. Type of group/organisation belonging to - Women's / men's group	discrete	numeric	
V1504	L4B8	L4b8. Type of group/organisation belonging to - Other	discrete	numeric	
V1505	M1	M1. Statements best describing households situation on farming	discrete	numeric	
V1506	M2.01	M2.01. Household farming activities - Cattle	discrete	numeric	
V1507	M2.02	M2.02. Household farming activities - Goats, sheep, pigs, etc.	discrete	numeric	
V1508	M2.03	M2.03. Household farming activities - Other livestock such as chickens, rabbits, etc.	discrete	numeric	
V1509	M2.04	M2.04. Household farming activities - Cash crops - tea, coffee, pyrethrum	discrete	numeric	
V1510	M2.05	M2.05. Household farming activities - Fruit - such as bananas, pineapple, avocado, pepper, papaya, passion fruit	discrete	numeric	
V1511	M2.06	M2.06. Household farming activities - Vegetables - tomatoes, carrots, onions, cabbages, etc.	discrete	numeric	
V1512	M2.07	M2.07. Household farming activities - Staples such as grains- e.g. plantains, rice, sorghum, maize, barley, wheat	discrete	numeric	
V1513	M2.08	M2.08. Household farming activities - Roots such as sweet potatoes, cassava, Irish potatoes	discrete	numeric	
V1514	M2.09	M2.09. Household farming activities - Beans, peas, ground nuts	discrete	numeric	
V1515	M2.10	M2.10. Household farming activities - Banana	discrete	numeric	
V1516	M2.11	M2.11. Household farming activities - Other	discrete	numeric	
V1517	M3A	M3a. Livestock statement - The household will never sell your livestock	discrete	numeric	
V1518	M3B	M3b. Livestock statement - The household will use your livestock as security when you need to borrow money	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1519	M3C	M3c. Livestock statement - The household regards your livestock as a form of savings	discrete	numeric	
V1520	M3D	M3d. Livestock statement - The household will sell some of your livestock to get cash when you need cash	discrete	numeric	
V1521	M4	M4. Does this household farm mostly for consumption or selling?	discrete	numeric	
V1522	M5	M5. Source of money to finance farming activities	discrete	numeric	
V1523	N2A.01	N2A.01. Salary/wages from Government institution	discrete	numeric	
V1524	N2A.02	N2A.02. Salary/wages from a private business/company	discrete	numeric	
V1525	N2A.03	N2A.03. Salary/wages from a farmer	discrete	numeric	
V1526	N2A.04	N2A.04. Salary/wages from an individual	discrete	numeric	
V1527	N2A.05	N2A.05. Self-employed (have own business)	discrete	numeric	
V1528	N2A.06	N2A.06. Money from farming (crops and/or livestock; by-products from livestock)	discrete	numeric	
V1529	N2A.07	N2A.07. Money from fishing	discrete	numeric	
V1530	N2A.08	N2A.08. Rental income	discrete	numeric	
V1531	N2A.09	N2A.09. Private pension	discrete	numeric	
V1532	N2A.10	N2A.10. Government pension	discrete	numeric	
V1533	N2A.11	N2A.11. Government/state grant/VUP grant/ VUP cash transfer	discrete	numeric	
V1534	N2A.12	N2A.12. Gifts	discrete	numeric	
V1535	N2A.13	N2A.13. Remittances (money from friends/family)	discrete	numeric	
V1536	N2A.14	N2A.14. Sell something I collect from nature	discrete	numeric	
V1537	N2A.15	N2A.15. Household member pays my expenses (skip to N2f)	discrete	numeric	
V1538	N2A.16	N2A.16. Piece work	discrete	numeric	
V1539	N2A.17	N2A.17. VUP public works	discrete	numeric	
V1540	N2A.18	N2A.18. Make goods to sell	discrete	numeric	
V1541	N2A.19	N2A.19. Sell something I grow	discrete	numeric	
V1542	N2A.20	N2A.20. Sell something I collect from nature (thatch/wood/charcoal)	discrete	numeric	
V1543	N2A.21	N2A.21. Other	discrete	numeric	
V1544	N2B	N2b. How often do you receive money?	discrete	numeric	
V1545	N2.C1	N2.C1. Method of receiving money - Cash in hand	discrete	numeric	
V1546	N2.C2	N2.C2. Method of receiving money - Cheque	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1547	N2.C3	N2.C3. Method of receiving money - Into bank account	discrete	numeric	
V1548	N2.C4	N2.C4. Method of receiving money - Western Union	discrete	numeric	
V1549	N2.C5	N2.C5. Method of receiving money - Mobile money	discrete	numeric	
V1550	N2.C6	N2.C6. Method of receiving money - Other	discrete	numeric	
V1551	N2D	N2d. Main source of income	discrete	numeric	
V1552	N2E	N2e. Working status (salaried)	discrete	numeric	
V1553	N2F.1	N2f.1. Spouse	discrete	numeric	
V1554	N2F.2	N2f.2. Parent	discrete	numeric	
V1555	N2F.3	N2f.3. Child	discrete	numeric	
V1556	N2F.4	N2f.4. Other relative	discrete	numeric	
V1557	N2F.5	N2f.5. Other	discrete	numeric	
V1558	N2G.01	N2g.01. Agriculture, forestry and fishing	discrete	numeric	
V1559	N2G.02	N2g.02. Mining and quarrying	discrete	numeric	
V1560	N2G.03	N2g.03. Manufacturing	discrete	numeric	
V1561	N2G.04	N2g.04. Electricity, gas, steam and air conditioning supply	discrete	numeric	
V1562	N2G.05	N2g.05. Water supply; sewerage, waste management and remediation activities	discrete	numeric	
V1563	N2G.06	N2g.06. Construction	discrete	numeric	
V1564	N2G.07	N2g.07. Wholesale and retail trade; repair of motor vehicles and motorcycles	discrete	numeric	
V1565	N2G.08	N2g.08. Transportation and storage	discrete	numeric	
V1566	N2G.09	N2g.09. Accommodation and food service activities	discrete	numeric	
V1567	N2G.10	N2g.10. Information and communication	discrete	numeric	
V1568	N2G.11	N2g.11. Financial and insurance activities	discrete	numeric	
V1569	N2G.12	N2g.12. Real estate activities	discrete	numeric	
V1570	N2G.13	N2g.13. Professional, scientific and technical activities	discrete	numeric	
V1571	N2G.14	N2g.14. Administrative and support service activities	discrete	numeric	
V1572	N2G.15	N2g.15. Education	discrete	numeric	
V1573	N2G.16	N2g.16. Human health and social work activities	discrete	numeric	
V1574	N2G.17	N2g.17. Arts, entertainment and recreation	discrete	numeric	
V1575	N2G.18	N2g.18. Other service activities	discrete	numeric	
V1576	N2H	N2h. In total, how many people, if any, do you employ in your business	discrete	numeric	
V1577	N2i1	N2i1. Have 'Finance' Challenges facing busines	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1578	N2I11	N2i1.1. Finance challenges - Sourcing money	discrete	numeric	
V1579	N2I12	N2i1.2. Finance challenges - Opening a bank account	discrete	numeric	
V1580	N2I13	N2i1.3. Finance challenges - Banks didn't want to help	discrete	numeric	
V1581	N2I14	N2i1.4. Finance challenges - Cash flow	discrete	numeric	
V1582	N2I15	N2i1.5. Finance challenges - Being owed money / debtors	discrete	numeric	
V1583	N2I16	N2i1.6. Finance challenges - Financial records	discrete	numeric	
V1584	N2I2	N2i2. Have 'Legal' Challenges facing busines	discrete	numeric	
V1585	N2I21	N2i2.1. Legal challenges - Registering the business	discrete	numeric	
V1586	N2I22	N2i2.2. Legal challenges - Laws and regulations	discrete	numeric	
V1587	N2I23	N2i2.3. Legal challenges - Tax compliance	discrete	numeric	
V1588	N2I24	N2i2.4. Legal challenges - License and construction permit	discrete	numeric	
V1589	N2I3	N2i3. Have 'Sales & Marketing' Challenges facing busines	discrete	numeric	
V1590	N2I31	N2i3.1. Sales & Marketing challenges - What product / service to sell	discrete	numeric	
V1591	N2I32	N2i3.2. Sales & Marketing challenges - Who to sell to - i.e. who the customers will be	discrete	numeric	
V1592	N2I33	N2i3.3. Sales & Marketing challenges - Raising awareness of products /	discrete	numeric	
V1593	N2I34	N2i3.4. Sales & Marketing challenges - Too many competitors	discrete	numeric	
V1594	N2I35	N2i3.5. Sales & Marketing challenges - Not enough customers	discrete	numeric	
V1595	N2I36	N2i3.6. Sales & Marketing challenges - Problems with stock / goods sold	discrete	numeric	
V1596	N2I37	N2i3.7. Sales & Marketing challenges - Selling price lower than expected	discrete	numeric	
V1597	N2I4	N2i4. Have 'Skills and staff' Challenges facing busines	discrete	numeric	
V1598	N2I41	N2i4.1. Skills and staff challenges - Finding the right staff	discrete	numeric	
V1599	N2I42	N2i4.2. Skills and staff challenges - Problems with staff	discrete	numeric	
V1600	N2I43	N2i4.3. Skills and staff challenges - Own lack of skills / experience	discrete	numeric	
V1601	N2I44	N2i4.4. Skills and staff challenges - Writing a business plan	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1602	N2I5	N2I5. Have 'Resources' Challenges facing busines	discrete	numeric	
V1603	N2I51	N2I5.1. Resources challenges - Finding business premises or space	discrete	numeric	
V1604	N2I52	N2I5.2. Resources challenges - Connecting water services	discrete	numeric	
V1605	N2I53	N2I5.3. Resources challenges - No appropriate storage facilities	discrete	numeric	
V1606	N2I54	N2I5.4. Resources challenges - Connecting electricity	discrete	numeric	
V1607	N2I55	N2I5.5. Resources challenges - Transport e.g. moving stock	discrete	numeric	
V1608	N2I56	N2I5.6. Resources challenges - Equipment	discrete	numeric	
V1609	N2I6	N2i6. Have 'Other' Challenges facing busines	discrete	numeric	
V1610	N2I61	N2i6.1. Other challenges - Crime / theft by staff	discrete	numeric	
V1611	N2I62	N2i6.2. Other challenges - Crime / theft by others	discrete	numeric	
V1612	N2I63	N2i6.3. Other challenges - Other	discrete	numeric	
V1613	N2I64	N2i6.4. Other challenges - No problem	discrete	numeric	
V1614	N3A	N3a. Do you have money of your own that you can do with as you wish	discrete	numeric	
V1615	N3B1	N3b.1. Reasons for not having money to use as you wish - Money goes into household expenses	discrete	numeric	
V1616	N3B2	N3b.2. Reasons for not having money to use as you wish - Have to give my money to household member/family member	discrete	numeric	
V1617	N3B3	N3b.3. Reasons for not having money to use as you wish - Don't have an income	discrete	numeric	
V1618	N3B4	N3b.4. Reasons for not having money to use as you wish - Other	discrete	numeric	
V1619	N4	N4. Income - Would it be easier for you to give me an estimate of this for a month or for a year	discrete	numeric	
V1620	N4A	N4a. Income - Monthly personal income	discrete	numeric	
V1621	N4B	N4b. Income - Annual perosnal income	discrete	numeric	
V1622	N5A	N5a. Coping strategy for big events - Wedding	discrete	numeric	
V1623	N5B	N5b. Coping strategy for big events - Funeral	discrete	numeric	
V1624	N5C	N5c. Coping strategy for big events - Medical emergency	discrete	numeric	
V1625	N5D	N5d. Coping strategy for big events - Children's education	discrete	numeric	
V1626	less_16_17		discrete	numeric	

ID	Name	Label	Type	Format	Question
V1627	Comparable_age	18 years and older	discrete	numeric	
V1628	Age_31_35	31 to 35 years	discrete	numeric	
V1629	Banked_popultaion	Banked population	discrete	numeric	
V1630	other_formal_non_bank	Other formal (non-bank)	discrete	numeric	
V1631	informal_mechanism		discrete	numeric	
V1632	AS	Access Strand	discrete	numeric	
V1633	informal_mechanism2		discrete	numeric	
V1634	AS2	Access Strand	discrete	numeric	
V1635	AS_trial		discrete	numeric	
V1636	Overlaps		discrete	numeric	
V1637	credit_bank2		discrete	numeric	
V1638	VAR00006		discrete	numeric	
V1639	Age_category	Age category	discrete	numeric	
V1640	Level_of_education	Level of education	discrete	numeric	
V1641	Size_business	Business size (number of employees)	discrete	numeric	
V1642	Size_busines	Size and scope of busines owner (number of employees) revised	discrete	numeric	
V1643	commercial_farmers		discrete	numeric	
V1644	Informal_revised		discrete	numeric	
V1645	need_information_on_money_manage		discrete	numeric	
V1646	AS_revised	Access strand with revised informal	discrete	numeric	
V1647	Overlaps_revised	Overlaps with revised informal	discrete	numeric	
V1648	credit_banked		discrete	numeric	
V1649	remittances_banking_channels		discrete	numeric	
V1650	savings_bank		discrete	numeric	
V1651	transactional_bank		discrete	numeric	
V1652	credit_otherformal		discrete	numeric	
V1653	insurance_other_formal		discrete	numeric	
V1654	remittances_other_formal		discrete	numeric	
V1655	savings_other_formal		discrete	numeric	
V1656	MFI_institutions		discrete	numeric	
V1657	Mobile_money_penetration		discrete	numeric	
V1658	Umurenge_SACCO		discrete	numeric	
V1659	Other_formal_non_bank_only		discrete	numeric	
V1660	Overlaps_other_formal_non_bank		discrete	numeric	
V1661	Salaried_preivate_public_sector		discrete	numeric	
V1662	claimed_banking		discrete	numeric	
V1663	Banked_analysis		discrete	numeric	

<b>ID</b>	<b>Name</b>	<b>Label</b>	<b>Type</b>	<b>Format</b>	<b>Question</b>
V1664	Further_check	income and transactional	discrete	numeric	
V1665	Banks_per_person		discrete	numeric	
V1666	Banking_product_person		discrete	numeric	
V1667	payo		discrete	numeric	
V1668	salaried_workers		discrete	numeric	





(ID)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 5	Minimum: 1
Decimals: 0	Maximum: 12480
Range: 1-12480	Mean: 6240.5
	Standard deviation: 3602.8

Household weight (HH\_WEIGHT)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 9	Minimum: 42.9
Decimals: 5	Maximum: 400.5
Range: 42.93668-400.54323	Mean: 204.8
	Standard deviation: 35.1

Individual weight (Individuals\_Weight)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 7	
Decimals: 2	
Range: 42.93668-2800.66448	

Province (A1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

District (A2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-8	

## Urban/Rural (A6)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## NHHS (A7A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-16	

## NHHR (A7B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 17-99	

## NUMHH (NUMHH)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 5	Minimum: 11001
Decimals: 0	Maximum: 57416
Range: 11001-57416	Mean: 35650.9
	Standard deviation: 13455.9

## C1. Head of the household (C1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C1a. Age of the head of the household (C1A)

File: fsr-2016-data

### Overview

Type: Continuous	Valid cases: 6000
Format: numeric	Invalid: 6480
Width: 2	Minimum: 16
Decimals: 0	Maximum: 99
Range: 16-99	

## C1b. Sex of the head of the household (C1B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6000
Format: numeric	Invalid: 6480
Width: 1	
Decimals: 0	
Range: 1-2	

## C1c. Highest level of education of the head of the household (C1C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6000
Format: numeric	Invalid: 6480
Width: 1	
Decimals: 0	
Range: 1-8	

## C1d. Does the head of the household bring money into the household? (C1D)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6001
Format: numeric	Invalid: 6479
Width: 1	
Decimals: 0	
Range: 1-2	

## c1e. Size of people depending on the household income (C1E)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6001
Format: numeric	Invalid: 6479
Width: 2	
Decimals: 0	
Range: 1-99	

## C1f. Relationship to the head of the household (C1F)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5993
Format: numeric	Invalid: 6487
Width: 1	
Decimals: 0	
Range: 1-7	

## C2. Age of the respondent (C2)

File: fsr-2016-data

### Overview

Type: Continuous	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	Minimum: 16
Decimals: 0	Maximum: 99
Range: 16-99	Mean: 39.3
	Standard deviation: 16.3

## C3. Sex of the respondent (C3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C4a. Highest level of education of the respondent (C4A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-8	

## C4b. Marital status (C4B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

## C4c. Have any disability (C4C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C4d. Main type of disability do you have (C4D)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 793
Format: numeric	Invalid: 11687
Width: 1	
Decimals: 0	
Range: 1-3	

## C5a. Poverty indicators - During the past three months, you or your household had to skip a meal because you didn't have food (C5A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

## C5b. Poverty indicators - During the past three months, you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine (C5B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

## C5c. Poverty indicators - During the past three months, you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs (C5C)

File: fsr-2016-data

### Overview

C5c. Poverty indicators - During the past three months, you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs (C5C)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

C5d. Poverty indicators - During the past three months, you or your household had to go without cash income and had to make a plan for daily needs (C5D)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

C6a. Living density - Number of rooms in the household (C6A)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-42

Valid cases: 12480  
Invalid: 0

C6b. Living density - Number or sleeping rooms (C6B)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-33

Valid cases: 12480  
Invalid: 0

C6c. Living density - Number of people sleeping in these rooms (C6C)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-15

Valid cases: 12480  
Invalid: 0

## C7. Household ownership status (C7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-7	

## C7a. Method of owning this household (C7A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8861
Format: numeric	Invalid: 3619
Width: 1	
Decimals: 0	
Range: 1-5	

## C7b. Where did the main source of money to finance this household come from (C7B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 7901
Format: numeric	Invalid: 4579
Width: 2	
Decimals: 0	
Range: 1-11	

## C7c. Do you owe money on the dwelling? (C7C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 7887
Format: numeric	Invalid: 4593
Width: 1	
Decimals: 0	
Range: 1-3	

## C7d. Do you have a title deed for the land/plot where your dwelling is (C7D)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8828
Format: numeric	Invalid: 3652
Width: 1	
Decimals: 0	
Range: 1-3	

## C7e. Do you own other dwellings? (C7E)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8826
Format: numeric	Invalid: 3654
Width: 1	
Decimals: 0	
Range: 1-2	

## C8a. Dwelling statement - You will never move and will probably spend your whole life in this dwelling (C8A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8823
Format: numeric	Invalid: 3657
Width: 1	
Decimals: 0	
Range: 1-3	

## C8b. Dwelling statement - Your dwelling is something to keep and never sell (C8B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8823
Format: numeric	Invalid: 3657
Width: 1	
Decimals: 0	
Range: 1-3	

## C8c. Dwelling statement - You plan to sell this dwelling and buy a different one (C8C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8822
Format: numeric	Invalid: 3658
Width: 1	
Decimals: 0	
Range: 1-3	

## C8d. Dwelling statement - You plan to move out of this dwelling and move to another one (C8D)

File: fsr-2016-data

### Overview



C8d. Dwelling statement - You plan to move out of this dwelling and move to another one (C8D)

File: fsr-2016-data

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

Valid cases: 8822  
Invalid: 3658

C8e. Dwelling statement - If you needed a large sum of money you would sell your dwelling (C8E)

File: fsr-2016-data

#### Overview

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

Valid cases: 8822  
Invalid: 3658

C8f. Dwelling statement - You would use your dwelling as security when borrowing money (C8F)

File: fsr-2016-data

#### Overview

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

Valid cases: 8821  
Invalid: 3659

C8g. Dwelling statement - You think of your dwelling as an investment that will increase in value over time (C8G)

File: fsr-2016-data

#### Overview

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

Valid cases: 8820  
Invalid: 3660

C8h. Dwelling statement - Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else (C8H)

File: fsr-2016-data

#### Overview

C8h. Dwelling statement - Your dwelling is an asset you can use to earn money e.g. by renting it out to someone else (C8H)

File: fsr-2016-data

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

Valid cases: 8813  
Invalid: 3667

C8i. Dwelling statement - You have enlarged or plan to enlarge your dwelling (C8I)

File: fsr-2016-data

#### Overview

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

Valid cases: 8819  
Invalid: 3661

C8J.1. Source to finance dwelling improvement - Loan from a financial institution (C8J.1)

File: fsr-2016-data

#### Overview

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

Valid cases: 734  
Invalid: 11746

C8J.2. Source to finance dwelling improvement - Borrow from money lender (C8J.2)

File: fsr-2016-data

#### Overview

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

Valid cases: 51  
Invalid: 12429

C8J.3. Source to finance dwelling improvement - Borrow from savings group, tontine (C8J.3)

File: fsr-2016-data

#### Overview

### C8J.3. Source to finance dwelling improvement - Borrow from savings group, tontine (C8J.3)

File: fsr-2016-data

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

Valid cases: 948  
Invalid: 11532

### C8J.4. Source to finance dwelling improvement - Borrowed from employer (C8J.4)

File: fsr-2016-data

#### Overview

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

Valid cases: 69  
Invalid: 12411

### C8J.5. Source to finance dwelling improvement - Borrow from family or friends (C8J.5)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 244  
Invalid: 12236

### C8J.6. Source to finance dwelling improvement - Pension pay-out (C8J.6)

File: fsr-2016-data

#### Overview

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

Valid cases: 53  
Invalid: 12427

### C8J.7. Source to finance dwelling improvement - Use my or our savings (C8J.7)

File: fsr-2016-data

#### Overview

## C8J.7. Source to finance dwelling improvement - Use my or our savings (C8J.7)

File: fsr-2016-data

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

Valid cases: 2795  
Invalid: 9685

## C9a.1. Main material used for the roof of the house (C9A.1)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 12479  
Invalid: 1

## C9a.2. Main materia used for the walls of the house (C9A.2)

File: fsr-2016-data

### Overview

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

Valid cases: 12478  
Invalid: 2

## C9a.3. Material used for the floor of the house (C9A.3)

File: fsr-2016-data

### Overview

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

Valid cases: 12476  
Invalid: 4

## C9b. Main source of drinking water for household members (C9B)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## C10a. Does the household have a toilet (C10A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

## C10b. Main type of toilet in household (C10B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12123
Format: numeric	Invalid: 357
Width: 1	
Decimals: 0	
Range: 1-4	

## C11a. Main source of energy the household uses for cooking (C11A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-10	

## C11b. Main source of lighting in the huosehold (C11B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-11	

## C12.01. Household asset - Hoe, Axe, Sickle/Machete (C12.01)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.02. Household asset - Wheelbarrow (C12.02)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.03. Household asset - Plough/Ox Plough (C12.03)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.04. Household asset - Ox/donkey cart (C12.04)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.05. Household asset - Processing equipment (grinding mill/ oil press) (C12.05)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.06. Household asset - Radio (C12.06)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.07. Household asset - Tape/CD player (C12.07)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.08. Household asset - Television (C12.08)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.09. Household asset - Bicycle (C12.09)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.10. Household asset - Fishing boat / canoe (C12.10)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.11. Household asset - Fishing net (C12.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.12. Household asset - Lounge suit/Sofa (C12.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.13. Household asset - Bed(s) (C12.13)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.14. Household asset - Sewing machine (C12.14)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.15. Household asset - Wardrobe (C12.15)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C12.16. Household asset - Motorized Vehicle of any kind (C12.16)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	



## C13a. Ubudehe category (C13A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

## C13b. Has the category your household is in changed in the past 2 years (C13B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 10523
Format: numeric	Invalid: 1957
Width: 1	
Decimals: 0	
Range: 1-3	

## C13c. In what category did your household fall before it changed (C13C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1593
Format: numeric	Invalid: 10887
Width: 1	
Decimals: 0	
Range: 1-7	

## C13d. Has your household received a direct cash transfer from VUP in the past 12 months? (C13D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

## C14a.1. Have access to cellphone (C14A.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## C14b.1. Cellphone ownership (C14B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 10393
Format: numeric	Invalid: 2087
Width: 1	
Decimals: 0	
Range: 1-2	

## C14a.2. Do you have access to a Public phone/Landline (C14A.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

C14b.2. Do you/does your household own Public phone/Landline?  
(C14B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 649
Format: numeric	Invalid: 11831
Width: 1	
Decimals: 0	
Range: 1-2	

## C14a.3. Do you have access to the Computer? (C14A.3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C14b.3. Do you/does your household own Computer? (C14B.3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1335
Format: numeric	Invalid: 11145
Width: 1	
Decimals: 0	
Range: 1-2	

## C14a.4. Do you have access to internet? (C14A.4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## C14b.4. Do you/does your household own internet? (C14B.4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1625
Format: numeric	Invalid: 10855
Width: 1	
Decimals: 0	
Range: 1-2	

## D1b1. Time taken from home to nearest destination - Nearest market (D1B1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

## D1c1. Main mode of transport do you use to get to your - Nearest Market (D1C1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

## D1b2. Time taken from home to nearest destination - Cell office (D1B2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

## D1c2. Main mode of transport do you use to get to your - Cell office (D1C2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

## D1a3. Time taken from home to nearest destination - Sector office (D1A3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

## D1b3. Distance taken from home to nearest destination - Sector office (D1B3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

## D1c3. Main mode of transport do you use to get to your - Sector office (D1C3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

## D1b4. Time taken from home to nearest destination - nearest Primary/Secondary school (D1B4)

File: fsr-2016-data

### Overview

## D1b4. Time taken from home to nearest destination - nearest Primary/Secondary school (D1B4)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c4. Main mode of transport do you use to get to your - nearest Primary/Secondary school (D1C4)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1b5. Time taken from home to nearest destination - nearest Health care facility (D1B5)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c5. Main mode of transport do you use to get to your - nearest Health care facility (D1C5)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1a7. Distance taken from home to nearest destination - nearest Umurenge SACCO (D1A7)

File: fsr-2016-data

### Overview

## D1a7. Distance taken from home to nearest destination - nearest Umurenge SACCO (D1A7)

File: fsr-2016-data

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

Valid cases: 12480  
Invalid: 0

## D1b7. Time taken from home to nearest destination - nearest Umurenge SACCO (D1B7)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c7. Main mode of transport do you use to get to your - nearest Umurenge SACCO (D1C7)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1a8. Distance taken from home to nearest destination - Umurenge SACCO/MFI (D1A8)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1b8. Time taken from home to nearest destination - Umurenge SACCO/MFI (D1B8)

File: fsr-2016-data

### Overview

## D1b8. Time taken from home to nearest destination - Umurenge SACCO/MFI (D1B8)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c8. Main mode of transport do you use to get to your - Umurenge SACCO/MFI (D1C8)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1a10. Distance taken from home to nearest destination - Bank branch (D1A10)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1b10. Time taken from home to nearest destination - Bank branch (D1B10)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c10. Main mode of transport do you use to get to your- Bank branch (D1C10)

File: fsr-2016-data

### Overview

## D1c10. Main mode of transport do you use to get to your- Bank branch (D1C10)

File: fsr-2016-data

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

Valid cases: 12480  
Invalid: 0

## D1a11. Distance taken from home to nearest destination- nearest ATM (D1A11)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1b11. Time taken from home to nearest destination - nearest ATM (D1B11)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c11. Main mode of transport do you use to get to your - nearest ATM (D1C11)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## D1a13. Distance taken from home to nearest destination - nearest Bank agent (D1A13)

File: fsr-2016-data

### Overview



### D1a13. Distance taken from home to nearest destination - nearest Bank agent (D1A13)

File: fsr-2016-data

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

Valid cases: 12480  
Invalid: 0

### D1b13. Time taken from home to nearest destination - nearest Bank agent (D1B13)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

### D1c13. Main mode of transport do you use to get to your - nearest Bank agent (D1C13)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### D1a14. Distance taken from home to nearest destination - nearest Mobile money agent (D1A14)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### D1b14. Time taken from home to nearest destination - nearest Mobile money agent (D1B14)

File: fsr-2016-data

#### Overview

## D1b14. Time taken from home to nearest destination - nearest Mobile money agent (D1B14)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12480  
Invalid: 0

## D1c14. Main mode of transport do you use to get to your - nearest Mobile money agent (D1C14)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E1. Household's financial decision making (E1)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E2. Do you feel you need more information about any aspects of managing money (E2)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E3.1. Financial education desired - How to budget (E3.1)

File: fsr-2016-data

### Overview

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

Valid cases: 5507  
Invalid: 6973

## E3.2. Financial education desired - How to save (E3.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5083
Format: numeric	Invalid: 7397
Width: 2	
Decimals: 0	
Range: 2-20	

## E3.3. Financial education desired - How to invest (E3.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4101
Format: numeric	Invalid: 8379
Width: 1	
Decimals: 0	
Range: 3-3	

## E3.4. Financial education desired - How to obtain a loan (E3.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2228
Format: numeric	Invalid: 10252
Width: 1	
Decimals: 0	
Range: 4-4	

## E3.5. Financial education desired - Which financial products are available to me (E3.5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1251
Format: numeric	Invalid: 11229
Width: 1	
Decimals: 0	
Range: 5-5	

## E3.6. Financial education desired - How to choose financial products (E3.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 567
Format: numeric	Invalid: 11913
Width: 1	
Decimals: 0	
Range: 6-6	

### E3.7. Financial education desired - Advantages/disadvantages, terms and conditions of financial products (E3.7)

File: fsr-2016-data

#### Overview

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

Valid cases: 427  
Invalid: 12053

### E3.8. Financial education desired - How to use financial products (E3.8)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 8-8

Valid cases: 735  
Invalid: 11745

### E3.9. Financial education desired - Information about mobile payments (E3.9)

File: fsr-2016-data

#### Overview

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

Valid cases: 100  
Invalid: 12380

### E3.10. Financial education desired - Other (E3.10)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 10-10

Valid cases: 29  
Invalid: 12451

### E4.1. Targets for financial advice - Bank or other financial professional (E4.1)

File: fsr-2016-data

#### Overview

## E4.1. Targets for financial advice - Bank or other financial professional (E4.1)

File: fsr-2016-data

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

Valid cases: 1066  
Invalid: 11414

## E4.2. Targets for financial advice - Someone at your workplace or your employer (E4.2)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 2-3

Valid cases: 299  
Invalid: 12181

## E4.3. Targets for financial advice - Your spouse/partner (E4.3)

File: fsr-2016-data

### Overview

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

Valid cases: 4563  
Invalid: 7917

## E4.4. Targets for financial advice - Someone else in your family or friend (E4.4)

File: fsr-2016-data

### Overview

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

Valid cases: 3918  
Invalid: 8562

## E4.5. Targets for financial advice - Radio/ Television (E4.5)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 2855  
Invalid: 9625

## E4.6. Targets for financial advice - Newspapers (E4.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 113
Format: numeric	Invalid: 12367
Width: 1	
Decimals: 0	
Range: 6-6	

## E4.7. Targets for financial advice - Internet/ Website of Financial institutions (E4.7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 72
Format: numeric	Invalid: 12408
Width: 1	
Decimals: 0	
Range: 7-7	

## E4.8. Targets for financial advice - Government/local leaders sensitization (E4.8)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2308
Format: numeric	Invalid: 10172
Width: 1	
Decimals: 0	
Range: 8-8	

## E4.9. Targets for financial advice - Saving groups (E4.9)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2275
Format: numeric	Invalid: 10205
Width: 1	
Decimals: 0	
Range: 9-9	

## E4.10. Targets for financial advice - Church/religious institution (E4.10)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 241
Format: numeric	Invalid: 12239
Width: 2	
Decimals: 0	
Range: 10-10	

## E4.11. Targets for financial advice - Other (E4.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 2	
Decimals: 0	
Range: 11-11	

## E4.12. Targets for financial advice - Do not go anywhere to get advice (E4.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1546
Format: numeric	Invalid: 10934
Width: 2	
Decimals: 0	
Range: 12-12	

## E5. Most target for financial advice (E5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 10931
Format: numeric	Invalid: 1549
Width: 2	
Decimals: 0	
Range: 1-12	

## E6.1. Statement - You compare different options and then choose the best one that suits your needs (E6.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

## E6.2. Statement - You know what to do for recourse when not satisfied with a financial service or product (E6.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

E6.3. Statement - You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered (E6.3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

E6.4. Statement - You don't mind being in debt as long as you have what you need/want (E6.4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

E6.5. Statement - You understand the terms and conditions in the contract with a financial institution (E6.5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

E7.01. Transparency - Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner? (E7.01)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	



E7.02. Transparency - Have you ever taken a financial product/service and were later on surprised about the fees/charges associated to that product? (E7.02)

File: fsr-2016-data

**Overview**

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

Valid cases: 6189  
Invalid: 6291

E7.03. Transparency - Were you ever informed of changes to fees/charges of financial product/services? (E7.03)

File: fsr-2016-data

**Overview**

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

Valid cases: 6186  
Invalid: 6294

E7.04. Transparency - Was the information provided to you in a language you understand? (E7.04)

File: fsr-2016-data

**Overview**

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

Valid cases: 3369  
Invalid: 9111

E7.05. Transparency - How was the information communicated to you (E7.05)

File: fsr-2016-data

**Overview**

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

Valid cases: 3355  
Invalid: 9125

E7.06. Transparency - What would you wish to have been informed on? (E7.06)

File: fsr-2016-data

**Overview**

## E7.06. Transparency - What would you wish to have been informed on? (E7.06)

File: fsr-2016-data

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

Valid cases: 2774  
Invalid: 9706

## E7.07. Transparency - What was the reason that the information was not understandable? (E7.07)

File: fsr-2016-data

### Overview

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

Valid cases: 345  
Invalid: 12135

## E7.08. Transparency - Do you trust financial services' advertising? (E7.08)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E7.09. Transparency - Do you budget for your money? (E7.09)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E7.10. Transparency - Do you know how much money you spent personally in the last 7 days? (E7.10)

File: fsr-2016-data

### Overview

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

Valid cases: 12480  
Invalid: 0

## E7.11. Transparency - Do you keep track of money you get and spend? (E7.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

## E7.12. Transparency - How often do you have some money left after covering all your spending needs? (E7.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

## E7.13.1. Transparency - What do you do with any money you have left over: Save/keep money for different reasons (E7.13.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6144
Format: numeric	Invalid: 6336
Width: 1	
Decimals: 0	
Range: 1-1	

## E7.13.2. Transparency - What do you do with any money you have left over: Invest money in business (E7.13.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 484
Format: numeric	Invalid: 11996
Width: 1	
Decimals: 0	
Range: 2-2	

## E7.13.3. Transparency - What do you do with any money you have left over: Invest money in assets (E7.13.3)

File: fsr-2016-data

### Overview

### E7.13.3. Transparency - What do you do with any money you have left over: Invest money in assets (E7.13.3)

File: fsr-2016-data

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

Valid cases: 600  
Invalid: 11880

### E7.13.4. Transparency - What do you do with any money you have left over: Spend money on non-essentials (eg computer games, partying/going out, alcohol, cigarettes, hair) (E7.13.4)

File: fsr-2016-data

#### Overview

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

Valid cases: 256  
Invalid: 12224

### E7.13.5. Transparency - What do you do with any money you have left over: Lend it to others (E7.13.5)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 111  
Invalid: 12369

### E7.13.6. Transparency - What do you do with any money you have left over: Repay debts (E7.13.6)

File: fsr-2016-data

#### Overview

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

Valid cases: 648  
Invalid: 11832

### E7.13.7. Transparency - What do you do with any money you have left over: Other (E7.13.7)

File: fsr-2016-data

#### Overview

### E7.13.7. Transparency - What do you do with any money you have left over: Other (E7.13.7)

File: fsr-2016-data

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

Valid cases: 110  
Invalid: 12370

### E7.14. Transparency - Do you feel that financial institutions treat you fairly? (E7.14)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E7.15. Transparency - Have you ever been threatened, or treated in a violent, humiliating manner by a financial service provider? (E7.15)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E7.16. Transparency - Have you ever been taken advantage of or misguided by a financial service provider? (E7.16)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E7.17. Transparency - Have you ever been sold a financial product by a financial institution or telecommunication company and later on noticed that it was not in your best interest to take it? (E7.17)

File: fsr-2016-data

#### Overview

E7.17. Transparency - Have you ever been sold a financial product by a financial institution or telecommunication company and later on noticed that it was not in your best interest to take it? (E7.17)

File: fsr-2016-data

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

Valid cases: 12480  
Invalid: 0

E7.18. Transparency - Have you ever been sold a loan without the financial service provider assessing your capability of paying back the loan? (E7.18)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

E8.1.1. Risks experienced in the past 12 months - Illness in your household that required medical expenses (E8.11)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

E8.2.1. Coping Mechanism for - Illness in your household that required medical expenses (E8.2.1)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 8076  
Invalid: 4404

E8.1.2. Risks experienced in the past 12 months - Death of a household or family member resulting in unexpected costs for you/your household (E8.1.2)

File: fsr-2016-data

E8.1.2. Risks experienced in the past 12 months - Death of a household or family member resulting in unexpected costs for you/your household (E8.1.2)

File: fsr-2016-data

**Overview**

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

Valid cases: 12480  
Invalid: 0

E8.2.2. Coping Mechanism for - Death of a household or family member resulting in unexpected costs for you/your household (E8.2.2)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 1139  
Invalid: 11341

E8.1.3. Risks experienced in the past 12 months - Loss of the income of an income earner of the household (E8.1.3)

File: fsr-2016-data

**Overview**

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

Valid cases: 12480  
Invalid: 0

E8.2.3. Coping Mechanism for - Loss of the income of an income earner of the household (E8.2.3)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 1321  
Invalid: 11159

E8.1.4. Risks experienced in the past 12 months - Unforeseen school expenses (E8.1.4)

File: fsr-2016-data

**Overview**

### E8.1.4. Risks experienced in the past 12 months - Unforeseen school expenses (E8.1.4)

File: fsr-2016-data

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

Valid cases: 12480  
Invalid: 0

### E8.2.4. Coping Mechanism for - Unforeseen school expenses (E8.2.4)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 1538  
Invalid: 10942

### E8.1.5. Risks experienced in the past 12 months - Unexpected rise in the price of goods such as groceries etc. (E8.1.5)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E8.2.5. Coping Mechanism for - Unexpected rise in the price of goods such as groceries etc. (E8.2.5)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 9543  
Invalid: 2937

### E8.1.6. Risks experienced in the past 12 months - Harvest/crop failure/loss of livestock (E8.1.6)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0



### E8.2.6. Coping Mechanism for - Harvest/crop failure/loss of livestock (E8.2.6)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 7822  
Invalid: 4658

### E8.1.7. Risks experienced in the past 12 months - Loss of income as a result of an unexpected drop in the price you get for produce/harvest/products you sell (E8.1.7)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E8.2.7. Coping Mechanism for - Loss of income as a result of an unexpected drop in the price you get for produce/harvest/products you sell (E8.2.7)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-8

Valid cases: 3662  
Invalid: 8818

### E8.3.1. You have people in the community that you can turn to for help if you need to (E8.3.1)

File: fsr-2016-data

#### Overview

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

Valid cases: 12480  
Invalid: 0

### E8.3.2. You would rather turn to strangers than people in the community if you need financial help (E8.3.2)

File: fsr-2016-data

### E8.3.2. You would rather turn to strangers than people in the community if you need financial help (E8.3.2)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

### E8.3.3. People in your community have a strong sense of involvement in the community - people rely on each other for support (E8.3.3)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

### E8.3.4. There is a strong tendency in your community where you live to form groups (E8.3.4)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

### E8.3.5. Being part of the community is important to you (E8.3.5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

### E8.4. Community - Who pays most of the funeral costs (E8.4)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-7	

## E8.5A. Coping strategies to have money for the things you want in your future (E8.5A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## E8.5B.1. Coping strategies - Bought an asset to sell later when I need the money (E8.5B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2292
Format: numeric	Invalid: 10188
Width: 1	
Decimals: 0	
Range: 1-1	

## E8.5B.2. Coping strategies - Bought/started a business to generate money (E8.5B2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1109
Format: numeric	Invalid: 11371
Width: 1	
Decimals: 0	
Range: 2-2	

## E8.5B.3. Coping strategies - Invested in property to rent out (E8.5B3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 169
Format: numeric	Invalid: 12311
Width: 1	
Decimals: 0	
Range: 3-3	

## E8.5B.4. Coping strategies - Saving/putting money aside (E8.5B4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4316
Format: numeric	Invalid: 8164
Width: 1	
Decimals: 0	
Range: 4-4	

## E8.5B.5. Coping strategies - Other (E8.5B5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 360
Format: numeric	Invalid: 12120
Width: 1	
Decimals: 0	
Range: 5-5	

## E8.6. Coping strategies for retirement/old age / when no longer working (E8.6)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-11	

## E8.7A. Statements - You often have to spend more money than you have available (E8.7A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## E8.7B. Statements - Your current financial situation makes you worry (E8.7B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## E8.7C. Statements - You keep track of your income and expenditure (E8.7C)

File: fsr-2016-data

**Overview**

## E8.7C. Statements - You keep track of your income and expenditure (E8.7C)

File: fsr-2016-data

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

Valid cases: 12479  
Invalid: 1

## E8.8A. Main thing taken into account when selecting formal financial institution (E8.8A)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-10

Valid cases: 12479  
Invalid: 1

## E8.8B. Main driver to become a member of a group such as a VSLA or a savings groups (E8.8B)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## E8.9A. Which financial institution trusted most with your savings (E8.9A)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## E8.9B. Which financial institution trusted most to borrow money from (E8.9B)

File: fsr-2016-data

### Overview

## E8.9B. Which financial institution trusted most to borrow money from (E8.9B)

File: fsr-2016-data

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

Valid cases: 12479  
Invalid: 1

## E8.9C. Which financial institution or method trusted most to remit money (E8.9C)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## F1.1. How do you usually pay for food/groceries? (F1.1)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-15

Valid cases: 12479  
Invalid: 1

## F1.2. How do you usually pay for school feed? (F1.2)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-15

Valid cases: 12471  
Invalid: 9

## F1.3. How do you usually pay for large appliances? (F1.3)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-15

Valid cases: 12471  
Invalid: 9

F1.4.1. You would rather deal with people face to face than with machines such as ATMs even if the machines are quicker (F1.4.1)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12468
Format: numeric	Invalid: 12
Width: 1	
Decimals: 0	
Range: 1-3	

F1.4.1. You are prepared to learn how to use new technology (F1.4.2)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12465
Format: numeric	Invalid: 15
Width: 1	
Decimals: 0	
Range: 1-3	

F1.4.1. You prefer to pay for goods and services in cash rather than using electronic means (F1.4.3)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12457
Format: numeric	Invalid: 23
Width: 1	
Decimals: 0	
Range: 1-3	

F1.5.1. Buy by cash (F1.5.1)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12470
Format: numeric	Invalid: 10
Width: 1	
Decimals: 0	
Range: 1-5	

F1.5.2. Buy through Debit card (F1.5.2)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12466
Format: numeric	Invalid: 14
Width: 1	
Decimals: 0	
Range: 1-5	

### F1.5.3. Buy through Credit card (F1.5.3)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12461
Format: numeric	Invalid: 19
Width: 1	
Decimals: 0	
Range: 1-5	

### F1.5.4. Buy through Bank transfer (F1.5.4)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12455
Format: numeric	Invalid: 25
Width: 1	
Decimals: 0	
Range: 1-5	

### F1.5.5. Buy through Mobile money (F1.5.5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12465
Format: numeric	Invalid: 15
Width: 1	
Decimals: 0	
Range: 1-5	

### F1.6. Do you have utility bills? (F1.6)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12470
Format: numeric	Invalid: 10
Width: 1	
Decimals: 0	
Range: 1-2	

### F1.7.1. Pay billsby cash (F1.7.1)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 1642
Format: numeric	Invalid: 10838
Width: 1	
Decimals: 0	
Range: 1-5	



## F1.7.2. Pay bills through Debit card (F1.7.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1644
Format: numeric	Invalid: 10836
Width: 1	
Decimals: 0	
Range: 1-5	

## F1.7.3. Pay bills through Credit card (F1.7.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1644
Format: numeric	Invalid: 10836
Width: 1	
Decimals: 0	
Range: 1-5	

## F1.7.4. Pay bills through Bank transfer (F1.7.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1643
Format: numeric	Invalid: 10837
Width: 1	
Decimals: 0	
Range: 1-5	

## F1.7.5. Pay bills through through Mobile money (F1.7.5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1644
Format: numeric	Invalid: 10836
Width: 1	
Decimals: 0	
Range: 1-5	

## F2.1.1. You would like to use a mobile phone to pay for goods and services (F2.1.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12474
Format: numeric	Invalid: 6
Width: 1	
Decimals: 0	
Range: 1-3	

F2.1.2. You would like to use a mobile phone to put money away so you can use it later (F2.1.2)

File: fsr-2016-data

#### Overview

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

Valid cases: 12467  
Invalid: 13

F2.1.3. You would like to use a phone to pay utility bills such as water bill (F2.1.3)

File: fsr-2016-data

#### Overview

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

Valid cases: 12460  
Invalid: 20

F2.1.4. One can easily lose money if you send/receive using a mobile phone (F2.1.4)

File: fsr-2016-data

#### Overview

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

Valid cases: 12470  
Invalid: 10

F2.1.5. If you save money on your phone and your phone is lost you cannot get back your money (F2.1.5)

File: fsr-2016-data

#### Overview

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

Valid cases: 12467  
Invalid: 13

F2.2. Do you know about Mobile money (F2.2)

File: fsr-2016-data

#### Overview

## F2.2. Do you know about Mobile money (F2.2)

File: fsr-2016-data

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

Valid cases: 12472  
Invalid: 8

## F2.3. Are you a registered mobile money user on any mobile network (F2.3)

File: fsr-2016-data

### Overview

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

Valid cases: 5893  
Invalid: 6587

## F2.4. Currently using another person's mobile money account (F2.4)

File: fsr-2016-data

### Overview

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

Valid cases: 5893  
Invalid: 6587

## F2.5.1. Mobile money service provider - Tigo (F2.5.1)

File: fsr-2016-data

### Overview

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

Valid cases: 2817  
Invalid: 9663

## F2.6.1. How important is Tigo mobile account is to your finances? (F2.6.1)

File: fsr-2016-data

### Overview

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

Valid cases: 2810  
Invalid: 9670

## F2.5.2. Mobile money service provider - Airtel (F2.5.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 429
Format: numeric	Invalid: 12051
Width: 1	
Decimals: 0	
Range: 2-2	

## F2.6.2. How important is Airtel mobile account is to your finances? (F2.6.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 424
Format: numeric	Invalid: 12056
Width: 1	
Decimals: 0	
Range: 1-2	

## F2.5.3. Mobile money service provider - MTN (F2.5.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2696
Format: numeric	Invalid: 9784
Width: 1	
Decimals: 0	
Range: 3-3	

## F2.6.3. How important is MTN mobile account is to your finances? (F2.6.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2683
Format: numeric	Invalid: 9797
Width: 1	
Decimals: 0	
Range: 1-2	

## F2.5.4. Mobile money service provider - Other (F254)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 25
Format: numeric	Invalid: 12455
Width: 1	
Decimals: 0	
Range: 4-4	

## F2.6.4. How important is 'Other' mobile account is to your finances? (F264)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 42
Format: numeric	Invalid: 12438
Width: 1	
Decimals: 0	
Range: 1-2	

## F2.7. Reason for using more than one mobile money account (F2.7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1388
Format: numeric	Invalid: 11092
Width: 1	
Decimals: 0	
Range: 1-8	

## F.2.8. Where did you learn about mobile money (F.2.8)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4428
Format: numeric	Invalid: 8052
Width: 2	
Decimals: 0	
Range: 1-15	

## F2.9.1. First month of using mobile money (F29M)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4398
Format: numeric	Invalid: 8082
Width: 2	
Decimals: 0	
Range: 1-99	

## F2.9.2. Year of using mobile money (F29Y)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4417
Format: numeric	Invalid: 8063
Width: 2	
Decimals: 0	
Range: 1-99	

## F2.10. If not sure, what is approximate time of starting using mobile money (F210)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 572
Format: numeric	Invalid: 11908
Width: 1	
Decimals: 0	
Range: 1-7	

## F2.11. Main reason for using mobile money (F2.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4422
Format: numeric	Invalid: 8058
Width: 2	
Decimals: 0	
Range: 1-16	

## F2.12. Frequency of using mobile money (F2.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4415
Format: numeric	Invalid: 8065
Width: 1	
Decimals: 0	
Range: 1-5	

## F2.13.01. Transactions conducted at the Mobile money Agent - Cash withdrawals (F2.13.01)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2647
Format: numeric	Invalid: 9833
Width: 1	
Decimals: 0	
Range: 1-1	

## F2.13.02. Transactions conducted at the Mobile money Agent - Cash deposits (F2.13.02)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2227
Format: numeric	Invalid: 10253
Width: 1	
Decimals: 0	
Range: 2-2	

### F2.13.03. Transactions conducted at the Mobile money Agent - Cash Transfer (F2.13.03)

File: fsr-2016-data

#### Overview

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

Valid cases: 3522  
Invalid: 8958

### F2.13.04. Transactions conducted at the Mobile money Agent - School Fees Payment (F2.13.04)

File: fsr-2016-data

#### Overview

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

Valid cases: 83  
Invalid: 12397

### F2.13.05. Transactions conducted at the Mobile money Agent - Utility payments (Water, Power, TV) (F2.13.05)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 490  
Invalid: 11990

### F2.13.06. Transactions conducted at the Mobile money Agent - Utility payments (Water, Power, TV) (F2.13.06)

File: fsr-2016-data

#### Overview

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

Valid cases: 2458  
Invalid: 10022

### F2.13.07. Transactions conducted at the Mobile money Agent - Purchase of air time (F2.13.07)

File: fsr-2016-data

#### Overview

## F2.13.07. Transactions conducted at the Mobile money Agent - Purchase of air time (F2.13.07)

File: fsr-2016-data

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

Valid cases: 1478  
Invalid: 11002

## F2.13.08. Transactions conducted at the Mobile money Agent - Saving money (F2.13.08)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 8-8

Valid cases: 384  
Invalid: 12096

## F2.13.09. Transactions conducted at the Mobile money Agent - Mobile Banking (F2.13.09)

File: fsr-2016-data

### Overview

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

Valid cases: 171  
Invalid: 12309

## F2.13.10. Transactions conducted at the Mobile money Agent - Payment for goods and services (F2.13.10)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 10-10

Valid cases: 103  
Invalid: 12377

## F2.13.11. Transactions conducted at the Mobile money Agent - Receive payment for goods and services (F2.13.11)

File: fsr-2016-data

### Overview



### F2.13.11. Transactions conducted at the Mobile money Agent - Receive payment for goods and services (F2.13.11)

File: fsr-2016-data

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

Valid cases: 33  
Invalid: 12447

### F2.13.12. Transactions conducted at the Mobile money Agent - Receiving wages/salaries (F2.13.12)

File: fsr-2016-data

#### Overview

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

Valid cases: 29  
Invalid: 12451

### F2.13.13. Transactions conducted at the Mobile money Agent - Pay wages and salaries (F2.13.13)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 13-13

Valid cases: 6  
Invalid: 12474

### F2.13.14. Transactions conducted at the Mobile money Agent - Insurance (F2.13.14)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 14-14

Valid cases: 327  
Invalid: 12153

### F2.13.15. Transactions conducted at the Mobile money Agent - Borrowing money (F2.13.15)

File: fsr-2016-data

#### Overview

### F2.13.15. Transactions conducted at the Mobile money Agent - Borrowing money (F2.13.15)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 15-15

Valid cases: 262  
Invalid: 12218

### F2.13.16. Transactions conducted at the Mobile money Agent - Others (F2.13.16)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 16-16

Valid cases: 23  
Invalid: 12457

### F2.14.01. Transactions happy to conducted at the Mobile money Agent in future - Cash withdrawals (F2.14.01)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-99

Valid cases: 1782  
Invalid: 10698

### F2.14.02. Transactions happy to conducted at the Mobile money Agent in future - Cash deposits (F2.14.02)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 2-99

Valid cases: 2198  
Invalid: 10282

### F2.14.03. Transactions happy to conducted at the Mobile money Agent in future - Cash Transfer (F2.14.03)

File: fsr-2016-data

#### Overview

### F2.14.03. Transactions happy to conducted at the Mobile money Agent in future - Cash Transfer (F2.14.03)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 3-99

Valid cases: 904  
Invalid: 11576

### F2.14.04. Transactions happy to conducted at the Mobile money Agent in future - School Fees Payment (F2.14.04)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 4-99

Valid cases: 4335  
Invalid: 8145

### F2.14.05. Transactions happy to conducted at the Mobile money Agent in future - Utility payments (Water, Power, TV) (F2.14.05)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 5-99

Valid cases: 3923  
Invalid: 8557

### F2.14.06. Transactions happy to conducted at the Mobile money Agent in future - Purchase of air time (F2.14.06)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 6-99

Valid cases: 1965  
Invalid: 10515

### F2.14.07. Transactions happy to conducted at the Mobile money Agent in future - Saving money (F2.14.07)

File: fsr-2016-data

#### Overview

## F2.14.07. Transactions happy to conducted at the Mobile money Agent in future - Saving money (F2.14.07)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 7-99

Valid cases: 2947  
Invalid: 9533

## F2.14.08. Transactions happy to conducted at the Mobile money Agent in future - Mobile Banking (F2.14.08)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 8-99

Valid cases: 4036  
Invalid: 8444

## F2.14.09. Transactions happy to conducted at the Mobile money Agent in future - Payment for goods and services (F2.14.09)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 9-99

Valid cases: 4250  
Invalid: 8230

## F2.14.10. Transactions happy to conducted at the Mobile money Agent in future - Receive payment for goods and services (F2.14.10)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 10-99

Valid cases: 4302  
Invalid: 8178

## F2.14.11. Transactions happy to conducted at the Mobile money Agent in future - Receiving wages/salaries (F2.14.11)

File: fsr-2016-data

### Overview

### F2.14.11. Transactions happy to conducted at the Mobile money Agent in future - Receiving wages/salaries (F2.14.11)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 11-99

Valid cases: 4385  
Invalid: 8095

### F2.14.12. Transactions happy to conducted at the Mobile money Agent in future - Pay wages and salaries (F2.14.12)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 12-99

Valid cases: 4390  
Invalid: 8090

### F2.14.13. Transactions happy to conducted at the Mobile money Agent in future - Insurance (F2.14.13)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 13-99

Valid cases: 4404  
Invalid: 8076

### F2.14.14. Transactions happy to conducted at the Mobile money Agent in future - Borrowing money (F2.14.14)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 14-99

Valid cases: 4085  
Invalid: 8395

### F2.14.16. Transactions happy to conducted at the Mobile money Agent in future - Others (F2.14.16)

File: fsr-2016-data

#### Overview

## F2.14.16. Transactions happy to conducted at the Mobile money Agent in future - Others (F2.14.16)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-99

Valid cases: 4391  
Invalid: 8089

## F2.15. Main reason for ot using mobile money (F2.15)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-18

Valid cases: 6563  
Invalid: 5917

## G1. Savings - Different ways of describing what it means to save. (G1)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 12479  
Invalid: 1

## G2a. Savings statements - You go without certain things to be able to save (G2A)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G2b. Savings statements - You believe you have to save for difficult times - even if your income is low (G2B)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G2c. Savings statements - You believe it is better to save where your money is safe than to take risks to make more (G2C)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G2d. Savings statements - You save or put money away for a specific purpose and you do not use it for any other purpose (G2D)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G2e. Savings statements - You save or put money away for a specific purpose but you end up using it before you used it for that purpose (G2E)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G3.1\_a: Saving at a bank (G3.1\_A)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## G3.1\_b1. Savings at a bank - Where bank products held (G31\_B1)

File: fsr-2016-data

### Overview

## G3.1\_b1. Savings at a bank - Where bank products held (G31\_B1)

File: fsr-2016-data

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1366  
 Invalid: 11114

## G3.1\_b2. Savings at a bank - Where bank products held (G31\_B2)

File: fsr-2016-data

**Overview**

Type: Discrete  
 Format: numeric  
 Width: 2  
 Decimals: 0  
 Range: 1-99

Valid cases: 1334  
 Invalid: 11146

## G3.1\_c. Savings at a bank - Reasons for saving with this institution (G31\_C)

File: fsr-2016-data

**Overview**

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

Valid cases: 1346  
 Invalid: 11134

## G3.1\_d. Savings at a bank - Does this means of savings meet your needs (G31\_D)

File: fsr-2016-data

**Overview**

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

Valid cases: 1346  
 Invalid: 11134

## G3.1\_e. Savings at a bank - Reasons for unmet needs (G31\_E)

File: fsr-2016-data

**Overview**

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

Valid cases: 50  
 Invalid: 12430



## G3.1\_f. Savings at a bank - Savings products usage (G31\_F)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1345
Format: numeric	Invalid: 11135
Width: 1	
Decimals: 0	
Range: 1-4	

## G3.2\_a. Savings at a MFI or a non-umurenge SACCO (G3.2\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## G3.2\_b1. MFI - Where products held (G32\_B1)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 510
Format: numeric	Invalid: 11970
Width: 2	Minimum: 1
Decimals: 0	Maximum: 99
Range: 1-99	

## G3.2\_b2. MFI - Where products held (G32\_B2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 487
Format: numeric	Invalid: 11993
Width: 2	
Decimals: 0	
Range: 1-99	

## G3.2\_c. MFI - Reasons for saving with this institution (G32\_C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 488
Format: numeric	Invalid: 11992
Width: 1	
Decimals: 0	
Range: 1-6	

## G3.2\_d. MFI - Does this means of savings meet your needs (G32\_D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 488
Format: numeric	Invalid: 11992
Width: 1	
Decimals: 0	
Range: 1-2	

## G3.2\_e. MFI - Reasons for unmet needs (G32\_E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 19
Format: numeric	Invalid: 12461
Width: 1	
Decimals: 0	
Range: 1-4	

## G3.2\_f. MFI - Savings products usage (G32\_F)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 463
Format: numeric	Invalid: 12017
Width: 1	
Decimals: 0	
Range: 1-4	

## G3.3\_a. Saving through Mobile money (G3.3\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## G3.3\_c. Mobile money - Reasons for saving with this institution (G3.3\_C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1921
Format: numeric	Invalid: 10559
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.3\_d. Mobile money - Does this means of savings meet your needs (G3.3\_D)

File: fsr-2016-data

#### Overview

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

Valid cases: 1922  
Invalid: 10558

### G3.3\_e. Mobile money - Reasons for unmet needs (G3.3\_E)

File: fsr-2016-data

#### Overview

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

Valid cases: 28  
Invalid: 12452

### G3.3\_f. Mobile money - Savings products usage (G3.3\_F)

File: fsr-2016-data

#### Overview

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

Valid cases: 1734  
Invalid: 10746

### G3.4\_a. Education insurance (G3.4\_A)

File: fsr-2016-data

#### Overview

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

Valid cases: 12479  
Invalid: 1

### G3.4\_c. Education insurance - Reasons for saving with this institution (G3.4\_C)

File: fsr-2016-data

#### Overview

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

Valid cases: 88  
Invalid: 12392

### G3.4\_d. Education insurance - Does this means of savings meet your needs (G3.4\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 88
Format: numeric	Invalid: 12392
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.4\_e. Education insurance - Reasons for unmet needs (G3.4\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 2
Format: numeric	Invalid: 12478
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.4\_f. Education insurance - Savings products usage (G3.4\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 82
Format: numeric	Invalid: 12398
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.5\_a. Private pension (G3.5\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.5\_c. Private pension - Reasons for saving with this institution (G3.5\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 114
Format: numeric	Invalid: 12366
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.5\_d. Private pension - Does this means of savings meet your needs (G3.5\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 114
Format: numeric	Invalid: 12366
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.5\_e. Private pension - Reasons for unmet needs (G3.5\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.5\_f. Private pension - Savings products usage (G3.5\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 113
Format: numeric	Invalid: 12367
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.6\_a. Saving at SACCO (G3.6\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.6\_c. SACCO - Reasons for saving with this institution (G3.6\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3225
Format: numeric	Invalid: 9255
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.6\_d. SACCO - Does this means of savings meet your needs (G3.6\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3226
Format: numeric	Invalid: 9254
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.6\_e. SACCO - Reasons for unmet needs (G3.6\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.6\_f. SACCO - Savings products usage (G3.6\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3222
Format: numeric	Invalid: 9258
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.7\_a. Saving at capital/stock market (G3.7\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.7\_c. Capital/stock market - Reasons for saving with this institution (G3.7\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 15
Format: numeric	Invalid: 12465
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.7\_d. Capital/stock market - Does this means of savings meet your needs (G3.7\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 15
Format: numeric	Invalid: 12465
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.7\_e. Capital/stock market - Reasons for unmet needs (G3.7\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.7\_f. Capital/stock market - Savings products usage (G3.7\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 15
Format: numeric	Invalid: 12465
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.8\_a. Pension fund/provident fund (G3.8\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.8\_c. Pension fund/provident fund - Reasons for saving with this institution (G3.8\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 220
Format: numeric	Invalid: 12260
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.8\_d. Pension fund/provident fund - Does this means of savings meet your needs (G3.8\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 220
Format: numeric	Invalid: 12260
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.8\_e. Pension fund/provident fund - Reasons for unmet needs (G3.8\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 6
Format: numeric	Invalid: 12474
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.8\_f. Pension fund/provident fund - Savings products usage (G3.8\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 220
Format: numeric	Invalid: 12260
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.9\_a. Saving with a saving group (G3.9\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.9\_c. Savings group - Reasons for saving with this institution (G3.9\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 6659
Format: numeric	Invalid: 5821
Width: 1	
Decimals: 0	
Range: 1-6	



### G3.9\_d. Savings group - Does this means of savings meet your needs (G3.9\_D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 6660
Format: numeric	Invalid: 5820
Width: 1	
Decimals: 0	
Range: 1-2	

### G3.9\_e. Savings group - Reasons for unmet needs (G3.9\_E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 66
Format: numeric	Invalid: 12414
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.9\_f. Savings group - Savings products usage (G3.9\_F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 6656
Format: numeric	Invalid: 5824
Width: 1	
Decimals: 0	
Range: 1-4	

### G3.10\_a. Save with someone in the community (G3.10\_A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

### G3.10\_c. Someone in the community - Reasons for saving with this institution (G3.10\_C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 335
Format: numeric	Invalid: 12145
Width: 1	
Decimals: 0	
Range: 1-6	

### G3.10\_d. Someone in the community - Does this means of savings meet your needs (G3.10\_D)

File: fsr-2016-data

#### Overview

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

Valid cases: 335  
Invalid: 12145

### G3.10\_e. Someone in the community - Reasons for unmet needs (G3.10\_E)

File: fsr-2016-data

#### Overview

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

Valid cases: 16  
Invalid: 12464

### G3.10\_f. Someone in the community - Savings products usage (G3.10\_F)

File: fsr-2016-data

#### Overview

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

Valid cases: 335  
Invalid: 12145

### G3.11\_a. Save with someone in the household (G3.11\_A)

File: fsr-2016-data

#### Overview

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

Valid cases: 12479  
Invalid: 1

### G3.11\_c. Someone in household - Reasons for saving with this institution (G3.11\_C)

File: fsr-2016-data

#### Overview

### G3.11\_c. Someone in household - Reasons for saving with this institution (G3.11\_C)

File: fsr-2016-data

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

Valid cases: 1875  
Invalid: 10605

### G3.11\_d. Someone in household - Does this means of savings meet your needs (G3.11\_D)

File: fsr-2016-data

#### Overview

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

Valid cases: 1875  
Invalid: 10605

### G3.11\_e. Someone in household - Reasons for unmet needs (G3.11\_E)

File: fsr-2016-data

#### Overview

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

Valid cases: 39  
Invalid: 12441

### G3.11\_f. Someone in household - Savings products usage (G3.11\_F)

File: fsr-2016-data

#### Overview

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

Valid cases: 1876  
Invalid: 10604

### G3.12\_a. Buy things to sell later as saving (G3.12\_A)

File: fsr-2016-data

#### Overview

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

Valid cases: 12479  
Invalid: 1

### G3.12\_c. Buy things to sell late as saving - Reasons for saving with this institution (G3.12\_C)

File: fsr-2016-data

#### Overview

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

Valid cases: 4832  
Invalid: 7648

### G3.12\_d. Buy things to sell late as saving - Does this means of savings meet your needs (G3.12\_D)

File: fsr-2016-data

#### Overview

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

Valid cases: 4832  
Invalid: 7648

### G3.12\_e. Buy things to sell late as saving - Reasons for unmet needs (G3.12\_E)

File: fsr-2016-data

#### Overview

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

Valid cases: 27  
Invalid: 12453

### G3.12\_f. Buy things to sell late as saving - Savings products usage (G3.12\_F)

File: fsr-2016-data

#### Overview

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

Valid cases: 4827  
Invalid: 7653

### G3.13\_a. Save at Home (G3.13\_A)

File: fsr-2016-data

#### Overview

## G3.13\_a. Save at Home (G3.13\_A)

File: fsr-2016-data

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

Valid cases: 12479  
 Invalid: 1

## G3.13\_c. Home - Reasons for saving with this institution (G3.13\_C)

File: fsr-2016-data

**Overview**

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

Valid cases: 3249  
 Invalid: 9231

## G3.13\_d. Home - Does this means of savings meet your needs (G3.13\_D)

File: fsr-2016-data

**Overview**

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

Valid cases: 3250  
 Invalid: 9230

## G3.13\_e. Home - Reasons for unmet needs (G3.13\_E)

File: fsr-2016-data

**Overview**

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

Valid cases: 123  
 Invalid: 12357

## G3.13\_f. Home - Savings products usage (G3.13\_F)

File: fsr-2016-data

**Overview**

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

Valid cases: 3248  
 Invalid: 9232

## G3.14\_a Save with - Other (G3.14\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## G3.14\_c. Other - Reasons for saving with this institution (G3.14\_C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 1	
Decimals: 0	
Range: 1-6	

## G3.14\_d. Other - Does this means of savings meet your needs (G3.14\_D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 1	
Decimals: 0	
Range: 1-2	

## G3.14\_e. Other - Reasons for unmet needs (G3.14\_E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-4	

## G3.14\_f. Other - Savings products usage (G3.14\_F)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 1	
Decimals: 0	
Range: 1-4	

## G4. Main reasons for saving (G4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 10793
Format: numeric	Invalid: 1687
Width: 2	
Decimals: 0	
Range: 1-14	

## G5.1. Reason for Not saving - Never thought about it (G5.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 165
Format: numeric	Invalid: 12315
Width: 1	
Decimals: 0	
Range: 1-1	

## G5.2. Reason for Not saving - Prefer to spend money on other things I need more (G5.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 60
Format: numeric	Invalid: 12420
Width: 1	
Decimals: 0	
Range: 2-2	

## G5.3. Reason for Not saving - Prefer to invest in other things e.g. property, livestock (G5.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 3-3	

## G5.4. Reason for Not saving - My children will look after me so I don't need it (G5.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 4-4	

## G5.5. Reason for Not saving - Save in other ways e.g. keep cash at home (G5.5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 18
Format: numeric	Invalid: 12462
Width: 1	
Decimals: 0	
Range: 5-5	

## G5.6. Reason for Not saving - Won't be able to access my money if I need it (G5.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 23
Format: numeric	Invalid: 12457
Width: 1	
Decimals: 0	
Range: 6-6	

## G5.7. Reason for Not saving - Do not want to save (G5.7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 18
Format: numeric	Invalid: 12462
Width: 1	
Decimals: 0	
Range: 7-7	

## G5.8. Reason for Not saving - Do not need to save (G5.8)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 8-8	

## G5.9. Reason for Not saving - Don't know about investment and savings (G5.9)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 40
Format: numeric	Invalid: 12440
Width: 1	
Decimals: 0	
Range: 9-9	



## G5.10. Reason for Not saving - Do not have money to save or invest (G5.10)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1145
Format: numeric	Invalid: 11335
Width: 2	
Decimals: 0	
Range: 10-10	

## G5.11. Reason for Not saving - Do not have a bank account (G5.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 128
Format: numeric	Invalid: 12352
Width: 2	
Decimals: 0	
Range: 11-11	

## G5.12. Reason for Not saving - It is too expensive (G5.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 114
Format: numeric	Invalid: 12366
Width: 2	
Decimals: 0	
Range: 12-12	

## G5.13. Reason for Not saving - Do not have a job (G5.13)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 407
Format: numeric	Invalid: 12073
Width: 2	
Decimals: 0	
Range: 13-13	

## G5.14. Reason for Not saving - Do not understand the investment/savings products (G5.14)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 23
Format: numeric	Invalid: 12457
Width: 2	
Decimals: 0	
Range: 14-14	

## G5.15. Reason for Not saving - There are too many to choose from so I get confused (G5.15)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 2	
Decimals: 0	
Range: 15-15	

## G5.16. Reason for Not saving - Other (G5.16)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6
Format: numeric	Invalid: 12474
Width: 2	
Decimals: 0	
Range: 16-16	

## G5.17. Reason for Not saving - Do not know (G5.17)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 2	
Decimals: 0	
Range: 17-17	

## H1a. Credit statement - You avoid borrowing money if you can (H1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## H1b. Credit statement - You prefer to save money for something rather than borrow to pay for it (H1B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

H1c. Credit statement - Without borrowing money you would not be able to pay for your children's education (H1C)

File: fsr-2016-data

**Overview**

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

Valid cases: 12479  
Invalid: 1

H1d. Credit statement - If you borrow money it is okay to pay it a bit later than agreed (H1D)

File: fsr-2016-data

**Overview**

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

Valid cases: 12479  
Invalid: 1

H1e. Credit statement - Being able to borrow money when you need it is more important than the amount of money you have to pay back (H1E)

File: fsr-2016-data

**Overview**

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

Valid cases: 12479  
Invalid: 1

H1f. Credit statement - It is better to keep savings than to use it to pay a debt (H1F)

File: fsr-2016-data

**Overview**

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

Valid cases: 12479  
Invalid: 1

H1g. Credit statement - You have considered going to see someone to help you with your debt problems (H1G)

File: fsr-2016-data

**Overview**

H1g. Credit statement - You have considered going to see someone to help you with your debt problems (H1G)

File: fsr-2016-data

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

H1h. Credit statement - You have considered cancelling insurance or investment policies to pay back money that you have borrowed (H1H)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

H1i. Credit statement - You usually have problems making ends meet (H1I)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

H1j. Credit statement - In the past 12 months you had problems regarding the arrears with payments for things like rent, municipality bills or debt payment (H1J)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

H2a. Borrowed money in the past 12 months (H2A)

File: fsr-2016-data

#### Overview

## H2a. Borrowed money in the past 12 months (H2A)

File: fsr-2016-data

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

Valid cases: 12476  
Invalid: 4

## H2b. Reasons for not borrowing money in the past 12 months (H2B)

File: fsr-2016-data

### Overview

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

Valid cases: 989  
Invalid: 11491

## H2c. Paying back borrowed money in the past 12 months (H2C)

File: fsr-2016-data

### Overview

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

Valid cases: 12468  
Invalid: 12

## H3. During the past 12 months, did you get any goods/services in advance and had to pay later? (H3)

File: fsr-2016-data

### Overview

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

Valid cases: 12459  
Invalid: 21

## H4.01\_a Credit from a bank (H4.01\_A)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## H401\_b1. Credit at a bank - Where bank products held (H4.01\_B1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 283
Format: numeric	Invalid: 12197
Width: 2	
Decimals: 0	
Range: 1-99	

## H401\_b2. Credit at a bank - Where bank products held (H4.01\_B2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 281
Format: numeric	Invalid: 12199
Width: 2	
Decimals: 0	
Range: 1-99	

## H4.02\_a Credit from MFI (H4.02\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H402\_b1. Credit at MFI - Where credit products held (H4.02\_B1)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 209
Format: numeric	Invalid: 12271
Width: 2	Minimum: 3
Decimals: 0	Maximum: 99
Range: 1-99	

## H402\_b2. Credit at MFI - Where credit products held (H4.02\_B2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 206
Format: numeric	Invalid: 12274
Width: 2	
Decimals: 0	
Range: 1-99	

## H4.03\_a. Mobile money (H4.03\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.04\_a. SACCO (H4.04\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.05\_a. Government (H4.05\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.06\_a. Employer (H4.06\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.07\_a. Informal groups such as VLSA (H4.07\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.08\_a. Money lender (H4.08\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.09\_a. Farmers association (H4.09\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.10\_a. Church or other community based organisation (H4.10\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.11\_a. Family/friend to be paid back (H4.11\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.12\_a. Family/friend NOT to be paid back (H4.12\_A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	



## H4.13\_a. Goods from shop/store and had to pay back late (H4.13\_A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-1	

## H4.14\_a. Other (H4.14\_A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

## H4C. Where did you borrow most of the money from? (H4C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8084
Format: numeric	Invalid: 4396
Width: 2	
Decimals: 0	
Range: 1-14	

## H5.1 Reasons for borrowing money (H5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8077
Format: numeric	Invalid: 4403
Width: 2	
Decimals: 0	
Range: 1-13	

## H6. Most important factor when choosing where to borrow money (H6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12452
Format: numeric	Invalid: 28
Width: 1	
Decimals: 0	
Range: 1-9	

## H7a. In the past 6 months, have you been refused a loan by a bank or SACCO or MFI? (H7A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12475
Format: numeric	Invalid: 5
Width: 1	
Decimals: 0	
Range: 1-3	

## H7b. Main reason given for the refusal (H7B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 97
Format: numeric	Invalid: 12383
Width: 1	
Decimals: 0	
Range: 1-8	

## I1a.1. Financial risk experience during the past 6 months - Increase in household size (I1A.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I1b.1. Coping strategy - Increase in household size (I1B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1840
Format: numeric	Invalid: 10640
Width: 1	
Decimals: 0	
Range: 1-6	

## I1a.2. Financial risk experience during the past 6 months - Household not getting cash anymore (I1A2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I1b.2. Coping strategy - Household not getting cash anymore (I1B2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1491
Format: numeric	Invalid: 10989
Width: 1	
Decimals: 0	
Range: 1-6	

## I1a.3. Financial risk experience during the past 6 months - Pay unforeseen expenses (I1A3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I1b.3. Coping strategy - Pay unforeseen expenses (I1B3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5554
Format: numeric	Invalid: 6926
Width: 1	
Decimals: 0	
Range: 1-6	

## I1a.4. Financial risk experience during the past 6 months - Unexpected rise in prices of goods, fuel (I1A4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I1b.4. Coping strategy - Unexpected rise in prices of goods, fuel (I1B4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2422
Format: numeric	Invalid: 10058
Width: 1	
Decimals: 0	
Range: 1-6	

### I1a.5. Financial risk experience during the past 6 months - Running out of money to meet household expenses (I1A5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

### I1b.5. Coping strategy - Running out of money to meet household expenses (I1B5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 10136
Format: numeric	Invalid: 2344
Width: 1	
Decimals: 0	
Range: 1-6	

### I1a.6. Financial risk experience during the past 6 months - Harvest/livestock loss (I1A6)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

### I1b.6. Coping strategy - Harvest/livestock loss (I1B6)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 6134
Format: numeric	Invalid: 6346
Width: 1	
Decimals: 0	
Range: 1-6	

### I1a.7. Financial risk experience during the past 6 months - Loss of an asset/dwelling/land (I1A7)

File: fsr-2016-data

#### Overview

## I1a.7. Financial risk experience during the past 6 months - Loss of an asset/dwelling/land (I1A7)

File: fsr-2016-data

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

Valid cases: 12479  
Invalid: 1

## I1b.7. Coping strategy - Loss of an asset/dwelling/land (I1B7)

File: fsr-2016-data

### Overview

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

Valid cases: 896  
Invalid: 11584

## I2a. Insurance statement - Insurance is not a way of saving because they never pay out (I2A)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## I2b. Insurance statement - Having insurance is a good way of protecting yourself for when things go wrong (I2B)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## I2c. Insurance statement - It is better to have savings to fall back on when you suffer a loss rather than to have insurance (I2C)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## I2d. Insurance statement - You understand how insurance works (I2D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## I2e. Insurance statement - You are responsible to make arrangements for the costs associated with your funeral before you die (I2E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## I3a.1. Do you have insurance (I3A.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I3a.2. Do you have Mutuelle de Sante (National Health Insurance)? (I3A.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.1. Insurance product - Third party insurance (I4.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.2. Insurance product - Education insurance (I4.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.3. Insurance product - Household insurance (I4.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.4. Insurance product - Life insurance (I4.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.5. Insurance product - Credit life (insurance linked to a loan) (I4.5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.6. Insurance product - Rwanda Social Security Board (CSR/RSSB) (I4.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.7. Insurance product - Private pension (I4.7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.8. Insurance product - Agriculture insurance (I4.8)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I4.9. Insurance product - Other insurance product (I4.9)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## I5. Reasons for not having insurance (I5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11766
Format: numeric	Invalid: 714
Width: 1	
Decimals: 0	
Range: 1-9	

## I6. Funeral cover provision (I6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-7	



## J1a. In the past 6 months have sent money to someone within the country (J1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## J1b. In the past 6 months have sent money to someone outside the country (J1B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## J2a1.1. Spouse (J2A1.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 201
Format: numeric	Invalid: 12279
Width: 1	
Decimals: 0	
Range: 1-1	

## J2a1.2. Child (J2A1.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 538
Format: numeric	Invalid: 11942
Width: 1	
Decimals: 0	
Range: 2-2	

## J2a1.3. Parent (J2A1.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 246
Format: numeric	Invalid: 12234
Width: 1	
Decimals: 0	
Range: 3-3	

## J2a1.4. Other family member (J2A1.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1020
Format: numeric	Invalid: 11460
Width: 1	
Decimals: 0	
Range: 4-4	

## J2a1.5. Friend (J2A1.5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 667
Format: numeric	Invalid: 11813
Width: 1	
Decimals: 0	
Range: 5-5	

## J2a1.6. Supplier / Business (J2A1.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 124
Format: numeric	Invalid: 12356
Width: 1	
Decimals: 0	
Range: 6-6	

## J2a1.7. Someone you borrow from (J2A1.7)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 71
Format: numeric	Invalid: 12409
Width: 1	
Decimals: 0	
Range: 7-7	

## J2a1.8. School, college or university (J2A1.8)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 9
Format: numeric	Invalid: 12471
Width: 1	
Decimals: 0	
Range: 8-8	

## J2a1.9. Other (specify) (J2A1.9)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 14
Format: numeric	Invalid: 12466
Width: 1	
Decimals: 0	
Range: 9-9	

## J2a.2. Person received the money most in the past 6 months (J2A.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2522
Format: numeric	Invalid: 9958
Width: 1	
Decimals: 0	
Range: 1-9	

## J2b.2. Where did you send the money to? (J2B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2522
Format: numeric	Invalid: 9958
Width: 1	
Decimals: 0	
Range: 1-4	

## J2c. How often do you send money? (J2C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2515
Format: numeric	Invalid: 9965
Width: 1	
Decimals: 0	
Range: 1-6	

## J2d1. Bank transfer / into bank account (J2D1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2511
Format: numeric	Invalid: 9969
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d2. Post office (J2D2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2493
Format: numeric	Invalid: 9987
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d3. Wstern Union / Money gram (J2D3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2494
Format: numeric	Invalid: 9986
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d4. Cell phone top up (J2D4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2490
Format: numeric	Invalid: 9990
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d5. Mobile money (J2D5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2520
Format: numeric	Invalid: 9960
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d6. Bus or taxi (J2D6)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2498
Format: numeric	Invalid: 9982
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d7. Relative / friend / someone else (J2D7)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2495
Format: numeric	Invalid: 9985
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d8. Taking money personally there (J2D8)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2494
Format: numeric	Invalid: 9986
Width: 1	
Decimals: 0	
Range: 1-2	

## J2d9. Other (J2D9)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2489
Format: numeric	Invalid: 9991
Width: 1	
Decimals: 0	
Range: 1-2	

## J2e. How much did you send the last time? (J2E)

File: fsr-2016-data

**Overview**

Type: Continuous	Valid cases: 2522
Format: numeric	Invalid: 9958
Width: 7	Minimum: 0
Decimals: 0	Maximum: 7500000
Range: 0-7500000	Mean: 30994
	Standard deviation: 221555.1

## J3a. In the past 6 months have received money from someone within the country (J3A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## J3b. In the past 6 months have received money from someone outside the country (J3B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## J4a1.1. Spouse (J4A.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 298
Format: numeric	Invalid: 12182
Width: 1	
Decimals: 0	
Range: 1-1	

## J4a1.2. Child (J4A.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 489
Format: numeric	Invalid: 11991
Width: 1	
Decimals: 0	
Range: 2-2	

## J4a1.3. Parent (J4A.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 181
Format: numeric	Invalid: 12299
Width: 1	
Decimals: 0	
Range: 3-3	

## J4a1.4. Other family member (J4A.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1181
Format: numeric	Invalid: 11299
Width: 1	
Decimals: 0	
Range: 4-4	

### J4a1.5. Friend (J4A.5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 844
Format: numeric	Invalid: 11636
Width: 1	
Decimals: 0	
Range: 5-5	

### J4a1.6. Customer (J4A.6)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 169
Format: numeric	Invalid: 12311
Width: 1	
Decimals: 0	
Range: 6-6	

### J4a1.7. Someone you lent to (J4A.7)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 89
Format: numeric	Invalid: 12391
Width: 1	
Decimals: 0	
Range: 7-7	

### J4a1.8. Other (J4A.8)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 45
Format: numeric	Invalid: 12435
Width: 1	
Decimals: 0	
Range: 8-8	

### J4b.2. Where did you send the money to? (J4B)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 2869
Format: numeric	Invalid: 9611
Width: 1	
Decimals: 0	
Range: 1-4	

## J4c. How often do you send money? (J4C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2867
Format: numeric	Invalid: 9613
Width: 1	
Decimals: 0	
Range: 1-6	

## J4d. Which channel do you most receive money through? (J4D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2869
Format: numeric	Invalid: 9611
Width: 1	
Decimals: 0	
Range: 1-9	

## J4e. What did you use most of the money sent you for? (J4E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2871
Format: numeric	Invalid: 9609
Width: 1	
Decimals: 0	
Range: 1-9	

J5a. Have you ever sent or received money using a mobile phone?  
(J5A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12471
Format: numeric	Invalid: 9
Width: 1	
Decimals: 0	
Range: 1-4	

J5b. Sent/received money using a mobile phone in the past 6 months  
(J5B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4431
Format: numeric	Invalid: 8049
Width: 1	
Decimals: 0	
Range: 1-4	



## J6a. Would you use a mobile phone to send money? (J6A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8690
Format: numeric	Invalid: 3790
Width: 1	
Decimals: 0	
Range: 1-2	

## J6b. Reason why one would not use a mobile phone to send money (J6B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2617
Format: numeric	Invalid: 9863
Width: 1	
Decimals: 0	
Range: 1-9	

## K1a. Banking statements - If you are not employed you cannot open a bank account (K1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## K1b. Banking statements - Having a bank account makes it easier to get credit (K1B)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## K1c. Banking statements - You can easily live your life without a bank account (K1C)

File: fsr-2016-data

### Overview

## K1c. Banking statements - You can easily live your life without a bank account (K1C)

File: fsr-2016-data

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

Valid cases: 12479  
Invalid: 1

## K1d. Banking statements - Most services from banks are also offered elsewhere (K1D)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## K1e. Banking statements - You trust banks with your money (K1E)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## K1f. Banking statements - Banking is for people like me (K1F)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## K1g. Banking statements - Banks treat people with respect (K1G)

File: fsr-2016-data

### Overview

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

Valid cases: 12479  
Invalid: 1

## K1.2.1. Do you have a bank account? (K1.2.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.1A. Do you have a personal bank account? (K1.2.1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1597
Format: numeric	Invalid: 10883
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.1B.1. Where bank products held (K1.2.1B.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1434
Format: numeric	Invalid: 11046
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.1B.2. Where bank products held - (K1.2.1B.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1423
Format: numeric	Invalid: 11057
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.1C.1. Have used bank account in the past month (K1.2.1C.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1435
Format: numeric	Invalid: 11045
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.1C.2. Have used bank account this year (K1.2.1C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 733
Format: numeric	Invalid: 11747
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.1D. Reasons for Not using bank account (K1.2.1D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 359
Format: numeric	Invalid: 12121
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.2A. Savings account at a bank (K1.2.2A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.2B.1. Where savings at a bank products held (K1.2.2B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 732
Format: numeric	Invalid: 11748
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.2B.2. Where savings at a bank products held (K1.2.2B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 730
Format: numeric	Invalid: 11750
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.2C.1. Have used bank account in the past month (K1.2.2C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 731
Format: numeric	Invalid: 11749
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.2C.2. Have used bank account this year (K1.2.2C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 364
Format: numeric	Invalid: 12116
Width: 1	
Decimals: 0	
Range: 1-2	

## K122d. Reasons for Not using bank account (K1.2.2D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 127
Format: numeric	Invalid: 12353
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.3A. Credit from a bank (K1.2.3A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.3B.1. Where credit at a bank products held (K1.2.3B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 203
Format: numeric	Invalid: 12277
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.3B.2. Where credit at a bank products held (K1.2.3B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 203
Format: numeric	Invalid: 12277
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.4A . ATM/Debit card (K1.2.4A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.4B.1. Where ATM card held (K1.2.4B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 396
Format: numeric	Invalid: 12084
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.4B.2. Where ATM card held (K1.2.4B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 396
Format: numeric	Invalid: 12084
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.4C.1. Have used ATM card in the past month (K1.2.4C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 396
Format: numeric	Invalid: 12084
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.4C.2. Have used ATM card this year (K1.2.4C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 196
Format: numeric	Invalid: 12284
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.4D. Reasons for Not using ATM card (K1.2.4D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 72
Format: numeric	Invalid: 12408
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.5A. Current or cheque account (K1.2.5A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.5B.1. Where current account held (K1.2.5B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1142
Format: numeric	Invalid: 11338
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.5B.2. Where current account held (K1.2.5B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1142
Format: numeric	Invalid: 11338
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.5C.1. Have used current account in the past month (K1.2.5C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1149
Format: numeric	Invalid: 11331
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.5C.2. Have used current accountt this year (K1.2.5C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 667
Format: numeric	Invalid: 11813
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.5d. Reasons for Not using current account (K1.2.5D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 306
Format: numeric	Invalid: 12174
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.6A. Overdraft facilities (K1.2.6A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1597
Format: numeric	Invalid: 10883
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.6B.1. Where overdraft account held (K1.2.6B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 27
Format: numeric	Invalid: 12453
Width: 2	
Decimals: 0	
Range: 1-99	



## K12.6B.2. Where overdraft account held (K12.6B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 27
Format: numeric	Invalid: 12453
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.6C.1. Have used overdraft account in the past month (K1.2.6C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 26
Format: numeric	Invalid: 12454
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.6C.2. Have used overdraft accountt this year (K1.2.6C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 13
Format: numeric	Invalid: 12467
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.6D. Reasons for Not using overdraft account (K1.2.6D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 6
Format: numeric	Invalid: 12474
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.7A. Credit card (K1.2.7A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.7B. Where credit card account held (K1.2.7B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 10
Format: numeric	Invalid: 12470
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.7B.2. Where credit card account held (K1.2.7B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 10
Format: numeric	Invalid: 12470
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.7C.1. Have used credit card account in the past month (K1.2.7C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 10
Format: numeric	Invalid: 12470
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.7C.2. Have used credit card account in the past month (K1.2.7C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 8
Format: numeric	Invalid: 12472
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.7D. Reasons for Not using credit card account (K1.2.7D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 3
Format: numeric	Invalid: 12477
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.8A. Mobile banking (M-Banking) (K1.2.8A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.8B.1. Where mobile banking account held (K1.2.8B.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 332
Format: numeric	Invalid: 12148
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.8B.2. Where mobile banking account held (K1.2.8B.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 332
Format: numeric	Invalid: 12148
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.8C.1. Have used mobile banking account in the past month (K1.2.8C.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 333
Format: numeric	Invalid: 12147
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.8C.2. Have used mobile banking account this year (K1.2.8C.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 112
Format: numeric	Invalid: 12368
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.8D. Reasons for Not using mobile banking account (K1.2.8D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 30
Format: numeric	Invalid: 12450
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.9A. Internet baning (K1.2.9A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1597
Format: numeric	Invalid: 10883
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.9C.1. Have used internet banking account in the past month (K1.2.9C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 29
Format: numeric	Invalid: 12451
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.9C.2. Have used internet banking account this year (K1.2.9C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 7
Format: numeric	Invalid: 12473
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.9D. Reasons for Not using interenet banking account (K1.2.9D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 12476
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.10A. Foreign bank account (K1.2.10A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1597
Format: numeric	Invalid: 10883
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.10B. Which country is foreign bank account (K1.2.10B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 12476
Width: 1	
Decimals: 0	
Range: 1-4	

## K1.2.10C.1. Have used internet foreign bank account in the past month (K1.2.10C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 12476
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.10C.2 Have used foreign bank account in the past month (K1.2.10C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2
Format: numeric	Invalid: 12478
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.10D. Reasons for Not using foreign bank account (K1.2.10D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.11A. Any other bank account (K1.2.11A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.11B.1. Where any other account held (K1.2.11B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.11B.2. Where any other account held (K1.2.11B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.11C.1. Have used any other bank account in the past month (K1.2.11C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.11C.2. Have used ant other bank account this year (K1.2.11C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.11D. Reasons for Not using any other bank account (K1.2.11D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.2.12A. Account with foreign currency (K1.2.12A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1596
Format: numeric	Invalid: 10884
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.21.2B.1 Where is foreign currency is account held (K1.21.2B.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 26
Format: numeric	Invalid: 12454
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.12B.2 Where is foreign currency is held (K1.2.12B.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 26
Format: numeric	Invalid: 12454
Width: 2	
Decimals: 0	
Range: 1-99	

## K1.2.12C.1 used it in the past month (K1.2.12C.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 26
Format: numeric	Invalid: 12454
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.2.12C.2 used it this year (K1.2.12C.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 1-2	

## K.1.2.12D. Why did you not use it (K.1.2.12D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 3
Format: numeric	Invalid: 12477
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.3a. Have bank account in your name (K1.3A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1596
Format: numeric	Invalid: 10884
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.3B. Can you use/access your bank account when you want to (K1.3B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 368
Format: numeric	Invalid: 12112
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.3C. Main reason you are not able to use/access your account when you want to (K1.3C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 42
Format: numeric	Invalid: 12438
Width: 1	
Decimals: 0	
Range: 1-6	



## K1.3D. Approximately length of having a bank account (K1.3D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 368
Format: numeric	Invalid: 12112
Width: 1	
Decimals: 0	
Range: 1-5	

## K1.3E. Main reason for having a bank account? (K1.3E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 368
Format: numeric	Invalid: 12112
Width: 1	
Decimals: 0	
Range: 1-6	

## K1.3F. Did you have an account with a SACCO or MFI when first opened a bank account? (K1.3F)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 368
Format: numeric	Invalid: 12112
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.3G. Did you close any of these when you opened your bank account (K1.3G)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 53
Format: numeric	Invalid: 12427
Width: 1	
Decimals: 0	
Range: 1-2	

## K1.3H. Were you member of a group such as a savings and loan group or a savings club/tontine when first opened a bank account? (K1.3H)

File: fsr-2016-data

**Overview**

K1.3H. Were you member of a group such as a savings and loan group or a savings club/tontine when first opened a bank account?  
(K1.3H)

File: fsr-2016-data

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

Valid cases: 368  
Invalid: 12112

K1.3I. Did you close any of these when you opened your bank account  
(K1.3I)

File: fsr-2016-data

#### Overview

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

Valid cases: 109  
Invalid: 12371

K1.4A. Use someone else bank account (K1.4A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1596  
Invalid: 10884

K1.4B. Can you use/access this bank account when you want to?  
(K1.4B)

File: fsr-2016-data

#### Overview

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

Valid cases: 245  
Invalid: 12235

K1.4C. Main reason you are not able to use/access this account when you want to (K1.4C)

File: fsr-2016-data

#### Overview

## K1.4C. Main reason you are not able to use/access this account when you want to (K1.4C)

File: fsr-2016-data

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

Valid cases: 38  
Invalid: 12442

## K1.4D.1. Someone else bank account - Your spouse / partner's account (K1.4D.1)

File: fsr-2016-data

### Overview

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

Valid cases: 197  
Invalid: 12283

## K1.4D.2. Someone else bank account - Your child's account (K1.4D.2)

File: fsr-2016-data

### Overview

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

Valid cases: 10  
Invalid: 12470

## K1.4D.3. Someone else bank account - Your parent's account (K1.4D.3)

File: fsr-2016-data

### Overview

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

Valid cases: 22  
Invalid: 12458

## K1.4D.4. Someone else bank account - Account of another family member (K1.4D.4)

File: fsr-2016-data

### Overview

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

Valid cases: 12  
Invalid: 12468

### K1.4D.5. Someone else bank account - Account of a neighbour/friend (K1.4D.5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 1	
Decimals: 0	
Range: 5-5	

### K1.4D.6. Someone else bank account - Account of savings club (K1.4D.6)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 7
Format: numeric	Invalid: 12473
Width: 1	
Decimals: 0	
Range: 6-6	

### K1.4D.7. Someone else bank account - Account of a community organisation/church (K1.4D.7)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 2
Format: numeric	Invalid: 12478
Width: 1	
Decimals: 0	
Range: 7-7	

### K1.4D.8. Someone else bank account - Other (K1.4D.8)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 1	
Decimals: 0	

### K1.4E. Main reason why you are using someone else's account (K1.4E)

File: fsr-2016-data

#### Overview

## K1.4E. Main reason why you are using someone else's account (K1.4E)

File: fsr-2016-data

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

Valid cases: 244  
Invalid: 12236

## K1.5.1A. Bank transaction used - Cash a cheque (K1.5.1A)

File: fsr-2016-data

### Overview

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

Valid cases: 1596  
Invalid: 10884

## K1.5.1B. Banking Channels for transaction - Cash a cheque (K1.5.1B)

File: fsr-2016-data

### Overview

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

Valid cases: 563  
Invalid: 11917

## K1.5.2A. Bank transaction used - Deposit cash into a bank account (K1.5.2A)

File: fsr-2016-data

### Overview

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

Valid cases: 1595  
Invalid: 10885

## K1.5.2B. Banking Channels for transaction - Deposit cash into a bank account (K1.5.2B)

File: fsr-2016-data

### Overview

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

Valid cases: 1220  
Invalid: 11260

### K1.5.3A. Bank transaction used - Deposit a cheque into a bank account (K1.5.3A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1594  
Invalid: 10886

### K1.5.3B. Banking Channels for transaction - Deposit a cheque into a bank account (K1.5.3B)

File: fsr-2016-data

#### Overview

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

Valid cases: 329  
Invalid: 12151

### K1.5.4A. Bank transaction used - Cash withdrawal from a bank account (K1.5.4A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1593  
Invalid: 10887

### K1.5.4B. Banking Channels for transaction - Cash withdrawal from a bank account (K1.5.4B)

File: fsr-2016-data

#### Overview

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

Valid cases: 1372  
Invalid: 11108

### K1.5.5A. Bank transaction used - Paid people/bills using a cheque (K1.5.5A)

File: fsr-2016-data

#### Overview

### K1.5.5A. Bank transaction used - Paid people/bills using a cheque (K1.5.5A)

File: fsr-2016-data

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

Valid cases: 1594  
Invalid: 10886

### K1.5.5B. Banking Channels for transaction - Paid people/bills using a cheque (K1.5.5B)

File: fsr-2016-data

#### Overview

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

Valid cases: 142  
Invalid: 12338

### K1.5.6A. Bank transaction used - Money transfers between your own bank accounts (K1.5.6A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1593  
Invalid: 10887

### K1.5.6B. Banking Channels for transaction - Money transfers between your own bank accounts (K1.5.6B)

File: fsr-2016-data

#### Overview

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

Valid cases: 95  
Invalid: 12385

### K1.5.7A. Bank transaction used - Money transfer to another person's bank account (K1.5.7A)

File: fsr-2016-data

#### Overview

### K1.5.7A. Bank transaction used - Money transfer to another person's bank account (K1.5.7A)

File: fsr-2016-data

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

Valid cases: 1593  
Invalid: 10887

### K1.5.7B. Banking Channels for transaction - Money transfer to another person's bank account (K1.5.7B)

File: fsr-2016-data

#### Overview

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

Valid cases: 184  
Invalid: 12296

### K1.5.8A. Bank transaction used - Received money from someone into a bank account (K1.5.8A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1593  
Invalid: 10887

### K1.5.8B. Banking Channels for transaction - Received money from someone into a bank account (K1.5.8B)

File: fsr-2016-data

#### Overview

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

Valid cases: 216  
Invalid: 12264

### K1.5.9A. Bank transaction used - Get a bank statement (K1.5.9A)

File: fsr-2016-data

#### Overview

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

Valid cases: 1593  
Invalid: 10887



## K1.5.9B. Banking Channels for transaction - Get a bank statement (K1.5.9B)

File: fsr-2016-data

### Overview

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

Valid cases: 417  
Invalid: 12063

## K1.5.10A. Bank transaction used - Internet banking transaction (K1.5.10A)

File: fsr-2016-data

### Overview

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

Valid cases: 1592  
Invalid: 10888

## K1.5.10B. Banking Channels for transaction - Internet banking transaction (K1.5.10B)

File: fsr-2016-data

### Overview

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

Valid cases: 43  
Invalid: 12437

## K1.5.11A. Bank transaction used - Mobile banking transaction (K1.5.11A)

File: fsr-2016-data

### Overview

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

Valid cases: 1593  
Invalid: 10887

## K1.5.11B. Banking Channels for transaction - Mobile banking transaction (K1.5.11B)

File: fsr-2016-data

### Overview

## K1.5.11B. Banking Channels for transaction - Mobile banking transaction (K1.5.11B)

File: fsr-2016-data

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

Valid cases: 308  
Invalid: 12172

## K1.5.12A. Bank transaction used - Banking agent (K1.5.12A)

File: fsr-2016-data

### Overview

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

Valid cases: 1592  
Invalid: 10888

## K1.5.12B. Banking Channels for transaction - Banking agent (K1.5.12B)

File: fsr-2016-data

### Overview

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

Valid cases: 301  
Invalid: 12179

## K1.5.13A. Bank transaction used - Mobile van (K1.5.13A)

File: fsr-2016-data

### Overview

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

Valid cases: 1592  
Invalid: 10888

## K1.5.13B. Banking Channels for transaction - Mobile van (K1.5.13B)

File: fsr-2016-data

### Overview

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

Valid cases: 52  
Invalid: 12428

## K1.6. Main reason for not having a bank account (K1.6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 10874
Format: numeric	Invalid: 1606
Width: 2	
Decimals: 0	
Range: 1-13	

## K2.1a. MFI account (K2.1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12477
Format: numeric	Invalid: 3
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1b1. MFI account used past month (K2.1B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 606
Format: numeric	Invalid: 11874
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1b2. MFI account used this year (K2.1B2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 328
Format: numeric	Invalid: 12152
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1c. Main reason for not using MFI account (K2.1C)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 199
Format: numeric	Invalid: 12281
Width: 1	
Decimals: 0	
Range: 1-6	

## K2.1d1. MFI account - usually used for: Deposit (K2.1D1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 603
Format: numeric	Invalid: 11877
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1d1. MFI account - usually used for: Savings (K2.1D2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 604
Format: numeric	Invalid: 11876
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1d2. MFI account - usually used for: Credit/loan (K2.1D3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 602
Format: numeric	Invalid: 11878
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1d3. MFI account - usually used for: Save and credit (K2.1D4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 601
Format: numeric	Invalid: 11879
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1d3. MFI account - usually used for: Other (K2.1D5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 600
Format: numeric	Invalid: 11880
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1e. For approximately how long have you had an account with a MFI (K2.1E)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 606
Format: numeric	Invalid: 11874
Width: 1	
Decimals: 0	
Range: 1-4	

## K2.1f. Why did you mainly open a MFI account (K2.1F)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 606
Format: numeric	Invalid: 11874
Width: 1	
Decimals: 0	
Range: 1-5	

## K2.1g. Did you have an account with a bank or a SACCO (K2.1G)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 605
Format: numeric	Invalid: 11875
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1h. Did you close any of these when you opened your MFI account (K2.1H)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 236
Format: numeric	Invalid: 12244
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1i. Were you member of a group such as a savings and loan group or a savings club/tontine (K2.1I)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 605
Format: numeric	Invalid: 11875
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.1j. Did you give up your membership with any of these when you opened your MFI account (K2.1J)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 254
Format: numeric	Invalid: 12226
Width: 1	
Decimals: 0	
Range: 1-2	

## K2.2. Main reason why do you not have an MFI (K2.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11860
Format: numeric	Invalid: 620
Width: 2	
Decimals: 0	
Range: 1-13	

## K3.1a. Member of an Umurenge SACCO/have an Umurenge SACCO account (K3.1A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12474
Format: numeric	Invalid: 6
Width: 1	
Decimals: 0	
Range: 1-2	

## K3.1b1. SACCO account - Used in the past month (K3.1B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3860
Format: numeric	Invalid: 8620
Width: 1	
Decimals: 0	
Range: 1-2	

## K3.1b2. SACCO account - Used this year (K3.1B2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2409
Format: numeric	Invalid: 10071
Width: 1	
Decimals: 0	
Range: 1-2	

### K3.1c. Main reason for you not using Umurenge SACCO account (K3.1C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 925
Format: numeric	Invalid: 11555
Width: 1	
Decimals: 0	
Range: 1-6	

### K3.1d. SACCO account usually used for (K3.1D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3856
Format: numeric	Invalid: 8624
Width: 1	
Decimals: 0	
Range: 1-4	

### K3.1e. For approximately how long have you had an account with a SACCO (K3.1E)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3855
Format: numeric	Invalid: 8625
Width: 1	
Decimals: 0	
Range: 1-4	

### K3.1f. Why did you mainly become a member (K3.1F)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3858
Format: numeric	Invalid: 8622
Width: 1	
Decimals: 0	
Range: 1-5	

### K3.1g. When becoming a SACCO member, did you have an account with a bank or a MFI (K3.1G)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3858
Format: numeric	Invalid: 8622
Width: 1	
Decimals: 0	
Range: 1-2	

### K3.1h. Did you close any of these when you opened your Umurenge SACCO account/became a member (K3.1H)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 728
Format: numeric	Invalid: 11752
Width: 1	
Decimals: 0	
Range: 1-2	

### K3.1i. Were you member of a group such as a savings and loan group or a savings club/tontine? (K3.1I)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3858
Format: numeric	Invalid: 8622
Width: 1	
Decimals: 0	
Range: 1-2	

### K3.1j. Did you give up your membership (K3.1J)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 1746
Format: numeric	Invalid: 10734
Width: 1	
Decimals: 0	
Range: 1-2	

### K3.2. Main reason why do you not have a Umurenge account (K3.2)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 8603
Format: numeric	Invalid: 3877
Width: 2	
Decimals: 0	
Range: 1-13	

### L1a. Belong to a savings groups such as a VSLA (L1A)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	



## L1b1. How did you learn about your savings group (L1B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6748
Format: numeric	Invalid: 5732
Width: 1	
Decimals: 0	
Range: 1-8	

## L1b2.1. Savings group partners - Government (L1B2.1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 411
Format: numeric	Invalid: 12069
Width: 1	
Decimals: 0	
Range: 1-1	

## L1b2.2. Savings group partners - CARE (L1B2.2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 672
Format: numeric	Invalid: 11808
Width: 1	
Decimals: 0	
Range: 2-2	

## L1b2.3. Savings group partners - CRS (L1B2.3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 14
Format: numeric	Invalid: 12466
Width: 1	
Decimals: 0	
Range: 3-3	

## L1b2.4. Savings group partners - World Vision (L1B2.4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 93
Format: numeric	Invalid: 12387
Width: 1	
Decimals: 0	
Range: 4-4	

## L1b2.5. Savings group partners - Other (L1B2.5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 257
Format: numeric	Invalid: 12223
Width: 1	
Decimals: 0	
Range: 5-5	

## L1b2.6. Savings group partners - None (L1B2.6)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 5473
Format: numeric	Invalid: 7007
Width: 1	
Decimals: 0	
Range: 6-6	

## L1c. How often does the group meet with the facilitator (L1C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 6726
Format: numeric	Invalid: 5754
Width: 1	
Decimals: 0	
Range: 1-7	

## L1d. Reasons for using informal group (L1D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 6739
Format: numeric	Invalid: 5741
Width: 1	
Decimals: 0	
Range: 1-4	

## L1e Period (years) been a member of such a group (L1E)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 6746
Format: numeric	Invalid: 5734
Width: 1	
Decimals: 0	
Range: 1-5	

## L2a. Groups statement - Lend money out to members when they need the money (L2A)

File: fsr-2016-data

### Overview

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

Valid cases: 6747  
Invalid: 5733

## L2b. Groups statement - Lend out money to non-members when they want to borrow (L2B)

File: fsr-2016-data

### Overview

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

Valid cases: 6746  
Invalid: 5734

## L2c. Groups statement - Give collected money to one member every month (L2C)

File: fsr-2016-data

### Overview

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

Valid cases: 6745  
Invalid: 5735

## L2d. Groups statement - Keep the collected money for members and members can withdraw this money when they need it (L2D)

File: fsr-2016-data

### Overview

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

Valid cases: 6740  
Invalid: 5740

## L2e. Groups statement - Keep the collected money for members and give to members after a certain period of time (L2E)

File: fsr-2016-data

### Overview

## L2e. Groups statement - Keep the collected money for members and give to members after a certain period of time (L2E)

File: fsr-2016-data

Type: Discrete	Valid cases: 6738
Format: numeric	Invalid: 5742
Width: 1	
Decimals: 0	
Range: 1-3	

## L2f. Groups statement - Buy assets as a group (L2F)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6745
Format: numeric	Invalid: 5735
Width: 1	
Decimals: 0	
Range: 1-3	

## L2g. Groups statement - Buy assets for individual members (L2G)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6737
Format: numeric	Invalid: 5743
Width: 1	
Decimals: 0	
Range: 1-3	

## L2h. Groups statement - Raise or save money for funerals for group members (L2H)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6744
Format: numeric	Invalid: 5736
Width: 1	
Decimals: 0	
Range: 1-3	

## L2i. Groups statement - Raise or save money for other emergencies for group members (L2I)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6740
Format: numeric	Invalid: 5740
Width: 1	
Decimals: 0	
Range: 1-3	

L2j. Groups statement - Act as guarantor when members want to borrow money somewhere else (L2J)

File: fsr-2016-data

**Overview**

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

Valid cases: 6744  
Invalid: 5736

L3a. Main reason for belonging to a group/club (L3A)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-10

Valid cases: 6744  
Invalid: 5736

L3b1. Groups statement - There's more discipline in saving with a group than any other way (L3B1)

File: fsr-2016-data

**Overview**

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

Valid cases: 6743  
Invalid: 5737

L3b2. Groups statement - I trust how it works and it is easy to get loan (L3B2)

File: fsr-2016-data

**Overview**

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

Valid cases: 6743  
Invalid: 5737

L3b3. Groups statement - More discipline paying back money borrowed from a group than with paying back a loan from a financial institution (L3B3)

File: fsr-2016-data

**Overview**

L3b3. Groups statement - More discipline paying back money borrowed from a group than with paying back a loan from a financial institution (L3B3)

File: fsr-2016-data

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

Valid cases: 6746  
Invalid: 5734

L4a. Are you a member of any other group or organisation? (L4A)

File: fsr-2016-data

#### Overview

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

Valid cases: 12472  
Invalid: 8

L4b1. Type of group/organisation belonging to - Business organisation (L4B1)

File: fsr-2016-data

#### Overview

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

Valid cases: 97  
Invalid: 12383

L4b2. Type of group/organisation belonging to - Farmer's association (L4B2)

File: fsr-2016-data

#### Overview

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

Valid cases: 447  
Invalid: 12033

L4b3. Type of group/organisation belonging to - Market/traders association (L4B3)

File: fsr-2016-data

#### Overview

### L4b3. Type of group/organisation belonging to - Market/traders association (L4B3)

File: fsr-2016-data

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

Valid cases: 38  
Invalid: 12442

### L4b4. Type of group/organisation belonging to - Fisher's association (L4B4)

File: fsr-2016-data

#### Overview

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

Valid cases: 50  
Invalid: 12430

### L4b5. Type of group/organisation belonging to - Cooperative (L4B5)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 466  
Invalid: 12014

### L4b6. Type of group/organisation belonging to - Church / religious group (L4B6)

File: fsr-2016-data

#### Overview

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

Valid cases: 164  
Invalid: 12316

### L4b7. Type of group/organisation belonging to - Women's / men's group (L4B7)

File: fsr-2016-data

#### Overview

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

Valid cases: 855  
Invalid: 11625

## L4b8. Type of group/organisation belonging to - Other (L4B8)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 299
Format: numeric	Invalid: 12181
Width: 1	
Decimals: 0	
Range: 8-8	

## M1. Statements best describing households situation on farming (M1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-3	

## M2.01. Household farming activities - Cattle (M2.01)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4408
Format: numeric	Invalid: 8072
Width: 1	
Decimals: 0	
Range: 1-1	

## M2.02. Household farming activities - Goats, sheep, pigs, etc. (M2.02)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 5379
Format: numeric	Invalid: 7101
Width: 1	
Decimals: 0	
Range: 2-2	

## M2.03. Household farming activities - Other livestock such as chickens, rabbits, etc. (M2.03)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2505
Format: numeric	Invalid: 9975
Width: 1	
Decimals: 0	
Range: 3-3	



## M2.04. Household farming activities - Cash crops – tea, coffee, pyrethrum (M2.04)

File: fsr-2016-data

### Overview

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

Valid cases: 1012  
Invalid: 11468

## M2.05. Household farming activities - Fruit – such as bananas, pineapple, avocado, pepper, papaya, passion fruit (M2.05)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 5-5

Valid cases: 2829  
Invalid: 9651

## M2.06. Household farming activities - Vegetables – tomatoes, carrots, onions, cabbages, etc. (M2.06)

File: fsr-2016-data

### Overview

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

Valid cases: 2792  
Invalid: 9688

## M2.07. Household farming activities - Staples such as grains– e.g. plantains, rice, sorghum, maize, barley, wheat (M2.07)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 7-8

Valid cases: 7978  
Invalid: 4502

## M2.08. Household farming activities - Roots such as sweet potatoes, cassava, Irish potatoes (M2.08)

File: fsr-2016-data

### Overview

## M2.08. Household farming activities - Roots such as sweet potatoes, cassava, Irish potatoes (M2.08)

File: fsr-2016-data

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 8-8

Valid cases: 9156  
Invalid: 3324

## M2.09. Household farming activities - Beans, peas, ground nuts (M2.09)

File: fsr-2016-data

### Overview

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

Valid cases: 9987  
Invalid: 2493

## M2.10. Household farming activities - Banana (M2.10)

File: fsr-2016-data

### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 10-10

Valid cases: 4285  
Invalid: 8195

## M2.11. Household farming activities - Other (M2.11)

File: fsr-2016-data

### Overview

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

Valid cases: 19  
Invalid: 12461

## M3a. Livestock statement - The household will never sell your livestock (M3A)

File: fsr-2016-data

### Overview

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

Valid cases: 7551  
Invalid: 4929

### M3b. Livestock statement - The household will use your livestock as security when you need to borrow money (M3B)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 7552
Format: numeric	Invalid: 4928
Width: 1	
Decimals: 0	
Range: 1-3	

### M3c. Livestock statement - The household regards your livestock as a form of savings (M3C)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 7550
Format: numeric	Invalid: 4930
Width: 1	
Decimals: 0	
Range: 1-3	

### M3d. Livestock statement - The household will sell some of your livestock to get cash when you need cash (M3D)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 7548
Format: numeric	Invalid: 4932
Width: 1	
Decimals: 0	
Range: 1-3	

### M4. Does this household farm mostly for consumption or selling? (M4)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 10622
Format: numeric	Invalid: 1858
Width: 1	
Decimals: 0	
Range: 1-3	

### M5. Source of money to finance farming activities (M5)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 10757
Format: numeric	Invalid: 1723
Width: 2	
Decimals: 0	
Range: 1-16	

## N2A.01. Salary/wages from Government institution (N2A.01)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 344
Format: numeric	Invalid: 12136
Width: 1	
Decimals: 0	
Range: 1-1	

## N2A.02. Salary/wages from a private business/company (N2A.02)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 332
Format: numeric	Invalid: 12148
Width: 1	
Decimals: 0	
Range: 2-2	

## N2A.03. Salary/wages from a farmer (N2A.03)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1187
Format: numeric	Invalid: 11293
Width: 1	
Decimals: 0	
Range: 3-3	

## N2A.04. Salary/wages from an individual (N2A.04)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 522
Format: numeric	Invalid: 11958
Width: 1	
Decimals: 0	
Range: 4-4	

## N2A.05. Self-employed (have own business) (N2A.05)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1236
Format: numeric	Invalid: 11244
Width: 1	
Decimals: 0	
Range: 5-5	

## N2A.06. Money from farming (crops and/or livestock; by-products from livestock) (N2A.06)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6368
Format: numeric	Invalid: 6112
Width: 1	
Decimals: 0	
Range: 6-6	

## N2A.07. Money from fishing (N2A.07)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 30
Format: numeric	Invalid: 12450
Width: 1	
Decimals: 0	
Range: 7-7	

## N2A.08. Rental income (N2A.08)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 171
Format: numeric	Invalid: 12309
Width: 1	
Decimals: 0	
Range: 8-8	

## N2A.09. Private pension (N2A.09)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 984
Format: numeric	Invalid: 11496
Width: 1	
Decimals: 0	
Range: 9-9	

## N2A.10. Government pension (N2A.10)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 2	
Decimals: 0	
Range: 10-10	

## N2A.11. Government/state grant/VUP grant/ VUP cash transfer (N2A.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 203
Format: numeric	Invalid: 12277
Width: 2	
Decimals: 0	
Range: 11-11	

## N2A.12. Gifts (N2A.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 24
Format: numeric	Invalid: 12456
Width: 2	
Decimals: 0	
Range: 12-12	

## N2A.13. Remittances (money from friends/family) (N2A.13)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 497
Format: numeric	Invalid: 11983
Width: 2	
Decimals: 0	
Range: 13-13	

## N2A.14. Sell something I collect from nature (N2A.14)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 974
Format: numeric	Invalid: 11506
Width: 2	
Decimals: 0	
Range: 14-14	

## N2A.15. Household member pays my expenses (skip to N2f) (N2A.15)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 192
Format: numeric	Invalid: 12288
Width: 2	
Decimals: 0	
Range: 15-15	

## N2A.16. Piece work (N2A.16)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4751
Format: numeric	Invalid: 7729
Width: 2	
Decimals: 0	
Range: 16-16	

## N2A.17. VUP public works (N2A.17)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 77
Format: numeric	Invalid: 12403
Width: 2	
Decimals: 0	
Range: 17-17	

## N2A.18. Make goods to sell (N2A.18)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 151
Format: numeric	Invalid: 12329
Width: 2	
Decimals: 0	
Range: 18-18	

## N2A.19. Sell something I grow (N2A.19)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1854
Format: numeric	Invalid: 10626
Width: 2	
Decimals: 0	
Range: 19-19	

## N2A.20. Sell something I collect from nature (thatch/wood/charcoal) (N2A.20)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 104
Format: numeric	Invalid: 12376
Width: 2	
Decimals: 0	
Range: 20-20	

## N2A.21. Other (N2A.21)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 78
Format: numeric	Invalid: 12402
Width: 2	
Decimals: 0	
Range: 21-21	

## N2b. How often do you receive money? (N2B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-9	

## N2.C1. Method of receiving money - Cash in hand (N2.C1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 11863
Format: numeric	Invalid: 617
Width: 1	
Decimals: 0	
Range: 1-1	

## N2.C2. Method of receiving money - Cheque (N2.C2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 43
Format: numeric	Invalid: 12437
Width: 1	
Decimals: 0	
Range: 2-2	

## N2.C3. Method of receiving money - Into bank account (N2.C3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 713
Format: numeric	Invalid: 11767
Width: 1	
Decimals: 0	
Range: 3-3	



## N2.C4. Method of receiving money - Western Union (N2.C4)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 17
Format: numeric	Invalid: 12463
Width: 1	
Decimals: 0	
Range: 4-4	

## N2.C5. Method of receiving money - Mobile money (N2.C5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 301
Format: numeric	Invalid: 12179
Width: 1	
Decimals: 0	
Range: 5-5	

## N2.C6. Method of receiving money - Other (N2.C6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 23
Format: numeric	Invalid: 12457
Width: 1	
Decimals: 0	
Range: 6-6	

## N2d. Main source of income (N2D)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12411
Format: numeric	Invalid: 69
Width: 2	
Decimals: 0	
Range: 1-21	

## N2e. Working status (salaried) (N2E)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1897
Format: numeric	Invalid: 10583
Width: 1	
Decimals: 0	
Range: 1-2	

## N2f.1. Spouse (N2F.1)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 349
Format: numeric	Invalid: 12131
Width: 1	
Decimals: 0	
Range: 1-1	

## N2f.2. Parent (N2F.2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 380
Format: numeric	Invalid: 12100
Width: 1	
Decimals: 0	
Range: 2-2	

## N2f.3. Child (N2F.3)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 223
Format: numeric	Invalid: 12257
Width: 1	
Decimals: 0	
Range: 3-3	

## N2f.4. Other relative (N2F.4)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 202
Format: numeric	Invalid: 12278
Width: 1	
Decimals: 0	
Range: 4-4	

## N2f.5. Other (N2F.5)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 9
Format: numeric	Invalid: 12471
Width: 1	
Decimals: 0	
Range: 5-7	

## N2g.01. Agriculture, forestry and fishing (N2G.01)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1121
Format: numeric	Invalid: 11359
Width: 1	
Decimals: 0	
Range: 1-1	

## N2g.02. Mining and quarrying (N2G.02)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 24
Format: numeric	Invalid: 12456
Width: 1	
Decimals: 0	
Range: 2-2	

## N2g.03. Manufacturing (N2G.03)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 13
Format: numeric	Invalid: 12467
Width: 1	
Decimals: 0	
Range: 3-3	

## N2g.04. Electricity, gas, steam and air conditioning supply (N2G.04)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 7
Format: numeric	Invalid: 12473
Width: 1	
Decimals: 0	
Range: 4-4	

## N2g.05. Water supply; sewerage, waste management and remediation activities (N2G.05)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 33
Format: numeric	Invalid: 12447
Width: 1	
Decimals: 0	
Range: 4-5	

## N2g.06. Construction (N2G.06)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 62
Format: numeric	Invalid: 12418
Width: 1	
Decimals: 0	
Range: 6-6	

## N2g.07. Wholesale and retail trade; repair of motor vehicles and motorcycles (N2G.07)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 606
Format: numeric	Invalid: 11874
Width: 1	
Decimals: 0	
Range: 7-7	

## N2g.08. Transportation and storage (N2G.08)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 44
Format: numeric	Invalid: 12436
Width: 1	
Decimals: 0	
Range: 8-8	

## N2g.09. Accommodation and food service activities (N2G.09)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 13
Format: numeric	Invalid: 12467
Width: 1	
Decimals: 0	
Range: 9-9	

## N2g.10. Information and communication (N2G.10)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 0
Format: numeric	Invalid: 12480
Width: 2	
Decimals: 0	
Range: 10-10	

## N2g.11. Financial and insurance activities (N2G.11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1
Format: numeric	Invalid: 12479
Width: 2	
Decimals: 0	
Range: 11-11	

## N2g.12. Real estate activities (N2G.12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3
Format: numeric	Invalid: 12477
Width: 2	
Decimals: 0	
Range: 12-12	

## N2g.13. Professional, scientific and technical activities (N2G.13)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5
Format: numeric	Invalid: 12475
Width: 2	
Decimals: 0	
Range: 13-13	

## N2g.14. Administrative and support service activities (N2G.14)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 12476
Width: 2	
Decimals: 0	
Range: 14-14	

## N2g.15. Education (N2G.15)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 9
Format: numeric	Invalid: 12471
Width: 2	
Decimals: 0	
Range: 15-15	

## N2g.16. Human health and social work activities (N2G.16)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 16
Format: numeric	Invalid: 12464
Width: 2	
Decimals: 0	
Range: 16-16	

## N2g.17. Arts, entertainment and recreation (N2G.17)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 59
Format: numeric	Invalid: 12421
Width: 2	
Decimals: 0	
Range: 17-17	

## N2g.18. Other service activities (N2G.18)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 176
Format: numeric	Invalid: 12304
Width: 2	
Decimals: 0	
Range: 18-18	

## N2h. In total, how many people, if any, do you employ in your business (N2H)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2067
Format: numeric	Invalid: 10413
Width: 2	
Decimals: 0	
Range: 0-99	

## N2i1. Have 'Finance' Challenges facing busines (N2I1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3914
Format: numeric	Invalid: 8566
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i1.1. Finance challenges - Sourcing money (N2I11)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 264
Format: numeric	Invalid: 12216
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i1.2. Finance challenges - Opening a bank account (N2I12)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i1.3. Finance challenges - Banks didn't want to help (N2I13)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 3-3	

## N2i1.4. Finance challenges - Cash flow (N2I14)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 171
Format: numeric	Invalid: 12309
Width: 1	
Decimals: 0	
Range: 4-4	

## N2i1.5. Finance challenges - Being owed money / debtors (N2I15)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 118
Format: numeric	Invalid: 12362
Width: 1	
Decimals: 0	
Range: 5-5	

## N2i1.6. Finance challenges - Financial records (N2I16)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 6
Format: numeric	Invalid: 12474
Width: 1	
Decimals: 0	
Range: 6-6	

## N2i2. Have 'Legal' Challenges facing busines (N2I2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3915
Format: numeric	Invalid: 8565
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i2.1. Legal challenges - Registering the business (N2I21)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 13
Format: numeric	Invalid: 12467
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i2.2. Legal challenges - Laws and regulations (N2I22)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 35
Format: numeric	Invalid: 12445
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i2.3. Legal challenges - Tax compliance (N2I23)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 59
Format: numeric	Invalid: 12421
Width: 1	
Decimals: 0	
Range: 3-3	



## N2i2.4. Legal challenges - License and construction permit (N2I24)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 12476
Width: 1	
Decimals: 0	
Range: 4-4	

## N2i3. Have 'Sales & Marketing' Challenges facing busines (N2I3)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3917
Format: numeric	Invalid: 8563
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i3.1. Sales & Marketing challenges - What product / service to sell (N2I31)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 16
Format: numeric	Invalid: 12464
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i3.2. Sales & Marketing challenges - Who to sell to - i.e. who the customers will be (N2I32)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 34
Format: numeric	Invalid: 12446
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i3.3. Sales & Marketing challenges - Raising awareness of products / (N2I33)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 22
Format: numeric	Invalid: 12458
Width: 1	
Decimals: 0	
Range: 3-3	

### N2i3.4. Sales & Marketing challenges - Too many competitors (N2I34)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 58
Format: numeric	Invalid: 12422
Width: 1	
Decimals: 0	
Range: 4-4	

### N2i3.5. Sales & Marketing challenges - Not enough customers (N2I35)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 120
Format: numeric	Invalid: 12360
Width: 1	
Decimals: 0	
Range: 5-5	

### N2i3.6. Sales & Marketing challenges - Problems with stock / goods sold (N2I36)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 5
Format: numeric	Invalid: 12475
Width: 1	
Decimals: 0	
Range: 6-6	

### N2i3.7. Sales & Marketing challenges - Selling price lower than expected (N2I37)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 79
Format: numeric	Invalid: 12401
Width: 1	
Decimals: 0	
Range: 7-7	

### N2i4. Have 'Skills and staff' Challenges facing busines (N2I4)

File: fsr-2016-data

#### Overview

Type: Discrete	Valid cases: 3914
Format: numeric	Invalid: 8566
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i4.1. Skills and staff challenges - Finding the right staff (N2I41)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 16
Format: numeric	Invalid: 12464
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i4.2. Skills and staff challenges - Problems with staff (N2I42)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12
Format: numeric	Invalid: 12468
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i4.3. Skills and staff challenges - Own lack of skills / experience (N2I43)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 38
Format: numeric	Invalid: 12442
Width: 1	
Decimals: 0	
Range: 3-3	

## N2i4.4. Skills and staff challenges - Writing a business plan (N2I44)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5
Format: numeric	Invalid: 12475
Width: 1	
Decimals: 0	
Range: 4-4	

## N2i5. Have 'Resources' Challenges facing busines (N2I5)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3912
Format: numeric	Invalid: 8568
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i5.1. Resources challenges - Finding business premises or space (N2I51)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 116
Format: numeric	Invalid: 12364
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i5.2. Resources challenges - Connecting water services (N2I52)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 22
Format: numeric	Invalid: 12458
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i5.3. Resources challenges - No appropriate storage facilities (N2I53)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 45
Format: numeric	Invalid: 12435
Width: 1	
Decimals: 0	
Range: 3-3	

## N2i5.4. Resources challenges - Connecting electricity (N2I54)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 54
Format: numeric	Invalid: 12426
Width: 1	
Decimals: 0	
Range: 4-4	

## N2i5.5. Resources challenges - Transport e.g. moving stock (N2I55)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 42
Format: numeric	Invalid: 12438
Width: 1	
Decimals: 0	
Range: 5-5	

## N2i5.6. Resources challenges - Equipment (N2I56)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 131
Format: numeric	Invalid: 12349
Width: 1	
Decimals: 0	
Range: 6-6	

## N2i6. Have 'Other' Challenges facing busines (N2I6)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3908
Format: numeric	Invalid: 8572
Width: 1	
Decimals: 0	
Range: 1-2	

## N2i6.1. Other challenges - Crime / theft by staff (N2I61)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 3
Format: numeric	Invalid: 12477
Width: 1	
Decimals: 0	
Range: 1-1	

## N2i6.2. Other challenges - Crime / theft by others (N2I62)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 11
Format: numeric	Invalid: 12469
Width: 1	
Decimals: 0	
Range: 2-2	

## N2i6.3. Other challenges - Other (N2I63)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8
Format: numeric	Invalid: 12472
Width: 1	
Decimals: 0	
Range: 3-3	

## N2i6.4. Other challenges - No problem (N2I64)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 5
Format: numeric	Invalid: 12475
Width: 1	
Decimals: 0	
Range: 4-4	

## N3a. Do you have money of your own that you can do with as you wish (N3A)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12473
Format: numeric	Invalid: 7
Width: 1	
Decimals: 0	
Range: 1-3	

## N3b.1. Reasons for not having money to use as you wish - Money goes into household expenses (N3B1)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 4548
Format: numeric	Invalid: 7932
Width: 1	
Decimals: 0	
Range: 1-1	

## N3b2. Reasons for not having money to use as you wish - Have to give my money to household member/family member (N3B2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 512
Format: numeric	Invalid: 11968
Width: 1	
Decimals: 0	
Range: 2-2	

## N3b3. Reasons for not having money to use as you wish - Don't have an income (N3B3)

File: fsr-2016-data

### Overview

### N3b3. Reasons for not having money to use as you wish - Don't have an income (N3B3)

File: fsr-2016-data

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

Valid cases: 1434  
Invalid: 11046

### N3b4. Reasons for not having money to use as you wish - Other (N3B4)

File: fsr-2016-data

#### Overview

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

Valid cases: 35  
Invalid: 12445

### N4. Income - Would it be easier for you to give me an estimate of this for a month or for a year (N4)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 1  
Decimals: 0  
Range: 1-5

Valid cases: 11046  
Invalid: 1434

### N4a. Income - Monthly personal income (N4A)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-14

Valid cases: 6740  
Invalid: 5740

### N4b. Income - Annual personal income (N4B)

File: fsr-2016-data

#### Overview

Type: Discrete  
Format: numeric  
Width: 2  
Decimals: 0  
Range: 1-14

Valid cases: 2454  
Invalid: 10026

## N5a. Coping strategy for big events - Wedding (N5A)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12470
Format: numeric	Invalid: 10
Width: 2	
Decimals: 0	
Range: 1-12	

## N5b. Coping strategy for big events - Funeral (N5B)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12463
Format: numeric	Invalid: 17
Width: 2	
Decimals: 0	
Range: 1-12	

## N5c. Coping strategy for big events - Medical emergency (N5C)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12444
Format: numeric	Invalid: 36
Width: 2	
Decimals: 0	
Range: 1-12	

## N5d. Coping strategy for big events - Children's education (N5D)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12448
Format: numeric	Invalid: 32
Width: 2	
Decimals: 0	
Range: 1-12	

(less\_16\_17)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 482
Format: numeric	Invalid: 11998
Width: 4	
Decimals: 2	
Range: 1-1	



## 18 years and older (Comparable\_age)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 11998
Format: numeric	Invalid: 482
Width: 1	
Decimals: 0	
Range: 2-2	

## 31 to 35 years (Age\_31\_35)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

## Banked population (Banked\_popultaion)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2858
Format: numeric	Invalid: 9622
Width: 1	
Decimals: 0	
Range: 1-2	

## Other formal (non-bank) (other\_formal\_non\_bank)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 7809
Format: numeric	Invalid: 4671
Width: 1	
Decimals: 0	
Range: 2-2	

## (informal\_mechanism)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 7849
Format: numeric	Invalid: 4631
Width: 1	
Decimals: 0	
Range: 3-3	

## Access Strand (AS)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

## (informal\_mechanism2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 10198
Format: numeric	Invalid: 2282
Width: 1	
Decimals: 0	
Range: 3-3	

## Access Strand (AS2)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

## (AS\_trial)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

## (Overlaps)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

(credit\_bank2)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 420
Format: numeric	Invalid: 12060
Width: 4	
Decimals: 2	
Range: 1-1	

(VAR00006)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12479
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 0-1	

Age category (Age\_category)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-6	

Level of education (Level\_of\_education)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12453
Format: numeric	Invalid: 27
Width: 1	
Decimals: 0	
Range: 1-5	

Business size (number of employees) (Size\_business)

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 2067
Format: numeric	Invalid: 10413
Width: 1	
Decimals: 0	
Range: 0-2	

## Size and scope of business owner (number of employees) revised (Size\_business)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2067
Format: numeric	Invalid: 10413
Width: 1	
Decimals: 0	
Range: 0-3	

## (commercial\_farmers)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 882
Format: numeric	Invalid: 11598
Width: 4	
Decimals: 2	
Range: 1-1	

## (Informal\_revised)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 8996
Format: numeric	Invalid: 3484
Width: 1	
Decimals: 0	
Range: 3-3	

## (need\_information\_on\_money\_manage)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 10636
Format: numeric	Invalid: 1844
Width: 4	
Decimals: 2	
Range: 1-1	

## Access strand with revised informal (AS\_revised)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

## Overlaps with revised informal (Overlaps\_revised)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-99	

## (credit\_banked)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 420
Format: numeric	Invalid: 12060
Width: 4	
Decimals: 2	
Range: 1-1	

## (remittances\_banking\_channels)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 138
Format: numeric	Invalid: 12342
Width: 4	
Decimals: 2	
Range: 1-1	

## (savings\_bank)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 1452
Format: numeric	Invalid: 11028
Width: 4	
Decimals: 2	
Range: 1-1	

## (transactional\_bank)

File: fsr-2016-data

### Overview

Type: Discrete	Valid cases: 2669
Format: numeric	Invalid: 9811
Width: 1	
Decimals: 0	
Range: 1-1	

(credit\_otherformal)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 2-2

Valid cases: 1473  
Invalid: 11007

(insurance\_other\_formal)

File: fsr-2016-data

**Overview**

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

Valid cases: 928  
Invalid: 11552

(remittances\_other\_formal)

File: fsr-2016-data

**Overview**

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

Valid cases: 4637  
Invalid: 7843

(savings\_other\_formal)

File: fsr-2016-data

**Overview**

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

Valid cases: 5267  
Invalid: 7213

(MFI\_institutions)

File: fsr-2016-data

**Overview**

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

Valid cases: 643  
Invalid: 11837

**(Mobile\_money\_penetration)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 5546
Format: numeric	Invalid: 6934
Width: 1	
Decimals: 0	
Range: 1-1	

**(Umurenge\_SACCO)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 4200
Format: numeric	Invalid: 8280
Width: 1	
Decimals: 0	
Range: 1-1	

**(Other\_formal\_non\_bank\_only)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 5281
Format: numeric	Invalid: 7199
Width: 1	
Decimals: 0	
Range: 2-2	

**(Overlaps\_other\_formal\_non\_bank)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 12480
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-88	

**(Salaried\_private\_public\_sector)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 524
Format: numeric	Invalid: 11956
Width: 4	
Decimals: 2	
Range: 1-1	

**(claimed\_banking)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 1	
Decimals: 0	
Range: 1-1	

**(Banked\_analysis)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1299
Format: numeric	Invalid: 11181
Width: 3	
Decimals: 0	
Range: 22-101	

**income and transactional (Further\_check)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1150
Format: numeric	Invalid: 11330
Width: 1	
Decimals: 0	
Range: 1-2	

**(Banks\_per\_person)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1589
Format: numeric	Invalid: 10891
Width: 1	
Decimals: 0	
Range: 1-3	

**(Banking\_product\_person)**

File: fsr-2016-data

**Overview**

Type: Discrete	Valid cases: 1598
Format: numeric	Invalid: 10882
Width: 2	
Decimals: 0	
Range: 1-12	



(payo)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 1-1

Valid cases: 1913  
Invalid: 10567

(salaried\_workers)

File: fsr-2016-data

**Overview**

Type: Discrete  
Format: numeric  
Width: 4  
Decimals: 2  
Range: 1-1

Valid cases: 668  
Invalid: 11812

# Documentation

## Questionnaires

### Household Questionnaire

---

Title Household Questionnaire  
 subtitle Financial Inclusion in Rwanda 2016  
 Author(s) Access to Finance Rwanda  
 Date 2015-06-01  
 Country Rwanda  
 Language English  
 Publisher(s) Access to Finance Rwanda  
 Description This is the questionnaire for the survey  
 Filename q-finscope-2015-questionnaire-eng.docx

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### Urutonde rw'Ibibazwa

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Title Urutonde rw'Ibibazwa  
 subtitle Financial Inclusion in Rwanda  
 Author(s) Access to Finance Rwanda  
 Date 2015-06-01  
 Country Rwanda  
 Language Kinyarwanda  
 Publisher(s) Access to Finance Rwanda  
 Description This is the questionnaire in Kinyarwanda used during the survey data collection period  
 Filename q-finscope-2015-questionnaire-kiny.docx

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## Technical documents

### FinScope Rwanda 2016 Final Report

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Title FinScope Rwanda 2016 Final Report  
 subtitle Financial Inclusion in Rwanda 2016  
 Author(s) AFR  
 Date 2016-05-01  
 Country Rwanda  
 Language English  
 Publisher(s) AFR  
 Description This is the report of FinScope Rwanda 2016

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Filename	finscope-2016-final-report-eng.pdf

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## Detailed Methodology for FinScope Rwanda 2016

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Title	Detailed Methodology for FinScope Rwanda 2016
Author(s)	Access to Finance Rwanda
Date	2015-06-01
Country	Rwanda
Language	English
Publisher(s)	Access to Finance Rwanda
Description	This is the detailed methodology used for data collection

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