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

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## Overview

Identification
ID NUMBER
RWA-NISR-FS-2012-v01

## Version

## VERSION DESCRIPTION

Edited, anonymous dataset for public distribution.

## PRODUCTION DATE

2014-06-10

## NOTES

This is the first version of the data description

## Overview

## ABSTRACT

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

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

## KIND OF DATA

Sample survey data [ssd]

## UNITS OF ANALYSIS

Basic units of analyisis were individuals and households.

Scope

## NOTES

Rwanda FinScope 2012 survey covered the following themes:
A. Household Characteristics
B. Access to infrastructures
C. Financial capacity
D. Money Management - Saving
E. Money Management - Borrowing
F. Money Management - Risk \&Risk Mitigation
G. Money Management - Remittances
H. Bank Penetration
I. Informal Products
J. Farming
K. Income and Expenditure

## KEYWORDS

FinScope, FinScope
Coverage

## GEOGRAPHIC COVERAGE

FinScope data are at the National level coverage

## UNIVERSE

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

## Producers and Sponsors

| PRIMARY INVESTIGATOR(S) |  |  |  |
| :--- | :--- | :--- | :--- |
| Name |  |  |  |
| Access to Finance Rwanda (AFR) | Affiliation | Role |  |
| OTHER PRODUCER(S) | Ministry of Finance and <br> Economic Planning | Technical Partner |  |
| Name | Government of Rwanda | Technical Partner |  |
| National Bank of Rwanda | Ministry of Finance and <br> Economic Planning | Technical Partner |  |
| Ministry of Finance and Economic <br> Planning |  | Technical Partner/Analysis and quality <br> assurance |  |
| National Institute of statistics of Rwanda | Technical Partner/Quetionnaire design |  |  |
| Yakini Development | Technical Partner |  |  |
| Finmark Trust |  |  |  |
| Centre for Social and Economic Studies |  |  |  |
|  |  |  |  |


| FUNDING |  |  |
| :--- | :--- | :--- |
| Name | Abbreviation | Role |
| United Kingdom's Department for International Development | UKaid | Funding |
| World Bank | WB | Funding |

OTHER ACKNOWLEDGEMENTS

| Name | Affiliation | Role |
| :--- | :--- | :--- | :--- |

Metadata Production
METADATA PRODUCED BY

| Name | Abbreviation | Affiliation | Role |
| :--- | :--- | :--- | :--- |
| National Institute of Statistics of <br> Rwanda | NISR | Ministry of Finance and Economic Planning | Study documentation |

DATE OF METADATA PRODUCTION
2015-03-26
DDI DOCUMENT VERSION
V1

DDI DOCUMENT ID
rwa-nisr-rfs-2012-v1

## Sampling

## Sampling Procedure

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

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

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

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

## Weighting

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

## Questionnaires

## Overview

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

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

## Data Collection

Data Collection Dates

| Start | End | Cycle |
| :--- | :--- | :--- |
| 2012-05-15 | 2012-06-15 | N/A |
|  |  |  |
| Data Collection Mode |  |  |
| Face-to-face [f2f] |  |  |

## Data Collection Notes

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

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

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

## Questionnaires

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

The questionnaire had the following sections:
A. Interview Identification details
B. Household Register
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H. Money Management - Risk \&Risk Mitigation
I. Money Management - Remittances
J. Bank Penetration
K. Informal Products
L. Farming
M. Income and Expenditure
N. General

Data Collectors

| Name | Abbreviation | Affiliation |
| :--- | :--- | :--- |
| Access to Finance Rwanda | AFR |  |

## Supervision

Under 15 team leaders, the 75 enumerators collected data.Field managers conducted spot-checks by attending a number of interviews of each enumerator. This approach helped to ensure that enumerators followed correct procedures and that corrective action could be taken timely where enumerators experienced problems regarding any aspect of survey implementation or questionnaire administration.
To complement and verify these quality control measures, Access to Finance Rwanda (AFR), Yakini and the National Institute
of Statistics of Rwanda ( NISR) conducted independent field visits to verify field teams' implementation of the survey methodology and the interviewing process. Spot checks were also carried out on a number of completed questionnaires to assess completeness and logical consistency of interview data.

## Data Processing

## Data Editing

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

## Data Appraisal

No content available

File Description

## Variable List

rfs-2012-data

| Content |  |
| :--- | :--- |
| Cases | 6150 |
| Variable(s) | 668 |
| Structure | Type: <br> Keys: () |
| Version | V1 |
| Producer | Access to Finance Rwanda (AFR) |
| Missing Data |  |

## Variables

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


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V28 | C8A4 | Who would you first turn to for help if you don't have money for medicine or medical treatment? | discrete | numeric |  |
| V29 | C8A5 | How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs? | discrete | numeric |  |
| V30 | C8A6 | Who would you first turn to for help if you need money for school expenses? | discrete | numeric |  |
| V31 | C8A7 | How often have you or your household had to go without cash income and had to make a plan for daily needs? | discrete | numeric |  |
| V32 | C8A8 | Who would you first turn to for help if you don't have cash to cover your daily needs? | discrete | numeric |  |
| V33 | C9A | How many rooms does the dwelling have? | discrete | numeric |  |
| V34 | C9B | How many rooms in this dwelling are used for sleeping purposes? | discrete | numeric |  |
| V35 | C9C | How many people usually sleep in this dwelling 5 nights a week? | discrete | numeric |  |
| V36 | C10 | Household home ownership status | discrete | numeric |  |
| V37 | C10A | Home owners: How did you get the dwelling? | discrete | numeric |  |
| V38 | C10B | Home owners: Where did you get most of the money from to buy/build the house? | discrete | numeric |  |
| V39 | C10C | Home owners: Do you owe money on the dwelling? | discrete | numeric |  |
| V40 | C10D | Home owners: Do you have a title deed for the land/plot where your dwelling is? | discrete | numeric |  |
| V41 | C10E | Home owners: Do you own other dwellings? | discrete | numeric |  |
| V42 | C11A | You will never move and will probably spend your whole life in this dwelling | discrete | numeric |  |
| V43 | C11B | Your dwelling is something to keep and never sell | discrete | numeric |  |
| V44 | C11C | If you needed a large sum of money you would sell your dwelling | discrete | numeric |  |
| V45 | C11D | You would use your dwelling as security when borrowing money | discrete | numeric |  |
| V46 | C11E | You think of your dwelling as an investment that will increase in value over time | discrete | numeric |  |
| V47 | C11F | Your dwelling is an asset you can use to earn money | discrete | numeric |  |
| V48 | C11G | You have enlarged or plan to enlarge your dwelling | discrete | numeric |  |
| V49 | C12 | What is the main source of drinking water for household members | discrete | numeric |  |
| V50 | C13A | Does household have own toilet or is toilet shared with other households? | discrete | numeric |  |
| V51 | C13B | What type of toilet facility is mostly used by the members of your household? | discrete | numeric |  |
| V52 | C14A | What is the main source of energy that your household uses for cooking? | discrete | numeric |  |
| V53 | C14B | What is the main source of lighting in your home? | discrete | numeric |  |
| V54 | C1501 | Seating room chairs and tables | discrete | numeric |  |
| V55 | C1502 | Fridge | discrete | numeric |  |
| V56 | C1503 | Deep freezer | discrete | numeric |  |
| V57 | C1504 | Radio | discrete | numeric |  |
| V58 | C1505 | Radio that plays cassettes or CDs | discrete | numeric |  |
| V59 | C1506 | TV | discrete | numeric |  |
| V60 | C1507 | Decoder | discrete | numeric |  |
| V61 | C1508 | TV antenna | discrete | numeric |  |
| V62 | C1509 | Video player | discrete | numeric |  |
| V63 | C1510 | Computer | discrete | numeric |  |
| V64 | C1511 | Sound system | discrete | numeric |  |


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


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


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


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


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V212 | G1G | It is better to remain with debt than to sell something to pay it | discrete | numeric |  |
| V213 | G1H | It is better to keep savings than to use it to pay a debt | discrete | numeric |  |
| V214 | G11 | You would be ashamed/embarrassed to admit that you need to borrow money to meet your needs | discrete | numeric |  |
| V215 | G1J | You would be ashamed/embarrassed if you were not able to pay back money that you owe | discrete | numeric |  |
| V216 | G2A | Did you borrow money from anybody or any institution during the past 12 months? | discrete | numeric |  |
| V217 | G2B | Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? | discrete | numeric |  |
| V218 | G2C | During the past 12 months, did you get any goods/services in advance and had to for pay it later? | discrete | numeric |  |
| V219 | G3 | Non-borrowers: What is the main reason why you have not borrowed money? | discrete | numeric |  |
| V220 | G41_G4A | Borrowed money from a bank | discrete | numeric |  |
| V221 | G41_G4B1 | With which institution(s)? | discrete | numeric |  |
| V222 | G41_G4B2 | With which institution(s)? | discrete | numeric |  |
| V223 | G42_G4A | Borrowed money from a MFI or a non-umurenge SACCO | discrete | numeric |  |
| V224 | G42_G4B1 | With which institution(s)? | discrete | numeric |  |
| V225 | G42_G4B2 | With which institution(s)? | discrete | numeric |  |
| V226 | G43_G4A | Borrowed from an umurenge SACCO | discrete | numeric |  |
| V227 | G44_G4A | Got a loan from Government (Ubudehe credit scheme/VUP loan) | discrete | numeric |  |
| V228 | G45_G4A | Borrowed money from your employer | discrete | numeric |  |
| V229 | G46_G4A | Borrowed money from a group such as a co-op, VLSA, tontine, ikibina | discrete | numeric |  |
| V230 | G47_G4A | Borrowed money from a money lender in the community | discrete | numeric |  |
| V231 | G48_G4A | Borrowed money or got goods in advance from an agricultural buyer or a farmers organisation | discrete | numeric |  |
| V232 | G49_G4A | Borrowed money from a church or other community based organisation | discrete | numeric |  |
| V233 | G410_G4A | Borrowed money from family/friends that you had to pay back | discrete | numeric |  |
| V234 | G411_G4A | Got money from family/friends that you did not have to pay back | discrete | numeric |  |
| V235 | G412_G4A | Got goods in advance from a shop/store and had to pay back later | discrete | numeric |  |
| V236 | G413_G4A | Borrowed from other sources | discrete | numeric |  |
| V237 | G4_G4C | More than one lender: Who did you borrow the most money from? | discrete | numeric |  |
| V238 | G5 | Borrowers: What did you borrow the most money for? | discrete | numeric |  |
| V239 | G6 | What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? | discrete | numeric |  |
| V240 | G7A | In the past 6 months, have you been refused a loan by a bank or SACCO or MFI? | discrete | numeric |  |
| V241 | G7B | Those refused a loan:What was the main reason given for the refusal? | discrete | numeric |  |
| V242 | H11_H1A | Experienced: Increase in household size | discrete | numeric |  |
| V243 | H11_H1B | Those experienced: How did you cope financially? Increase in household size | discrete | numeric |  |
| V244 | H12_H1A | Experienced: A household member who used to bring in cash for the household does not bring in cash anymore | discrete | numeric |  |
| V245 | H12_H1B | Those experienced: How did you cope financially? A household member does not bring in cash anymore | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V246 | H13_H1A | Experienced: Having to pay unforeseen expenses such as medical/funeral/school fees | discrete | numeric |  |
| V247 | H13_H1B | Those experienced: How did you cope financially? Having to pay unforeseen expenses such as medical/funeral/school fees | discrete | numeric |  |
| V248 | H14_H1A | Experienced: Unexpected rise in prices of goods, fuel | discrete | numeric |  |
| V249 | H14_H1B | Those experienced: How did you cope financially? Unexpected rise in prices of goods, fuel | discrete | numeric |  |
| V250 | H15_H1A | Experienced: Running out of money to meet household expenses | discrete | numeric |  |
| V251 | H15_H1B | Those experienced: How did you cope financially? Running out of money to meet household expenses | discrete | numeric |  |
| V252 | H16_H1A | Experienced: Harvest/livestock loss | discrete | numeric |  |
| V253 | H16_H1B | Those experienced: How did you cope financially? Harvest/livestock loss | discrete | numeric |  |
| V254 | H17_H1A | Experienced: Loss of an asset/dwelling/land | discrete | numeric |  |
| V255 | H17_H1B | Those experienced: How did you cope financially? Loss of an asset/dwelling/land | discrete | numeric |  |
| V256 | H2A | Insurance is not a way of saving because they never pay out | discrete | numeric |  |
| V257 | H2B | Having insurance is a good way of protecting yourself for when things go wrong | discrete | numeric |  |
| V258 | H2C | It is better to have savings to fall back on when you suffer a loss rather than to have insurance | discrete | numeric |  |
| V259 | H2D | You understand how insurance works | discrete | numeric |  |
| V260 | H2E | You are responsible to make arrangements for the costs associated with your funeral before you die | discrete | numeric |  |
| V261 | H31_H3A | Medical insurance (including RAMA, MMI) | discrete | numeric |  |
| V262 | H31_H3B | If not self covered: Are you covered by someone else's insurance? Medical insurance | discrete | numeric |  |
| V263 | H32_H3A | Mutuelle de Sante (MdS) | discrete | numeric |  |
| V264 | H32_H3B | If not self covered: Are you covered by someone else's insurance? Mutuelle de Sante | discrete | numeric |  |
| V265 | H41 | Third party insurance | discrete | numeric |  |
| V266 | H42 | Household insurance | discrete | numeric |  |
| V267 | H43 | Life insurance | discrete | numeric |  |
| V268 | H44 | Credit life (insurance linked to a loan) | discrete | numeric |  |
| V269 | H45 | Caisse Sociale du Rwanda/Rwanda Social Security Board | discrete | numeric |  |
| V270 | H46 | Other insurance | discrete | numeric |  |
| V271 | H5 | Uninsured: Main reason for not having insurance | discrete | numeric |  |
| V272 | H6 | Who will pay the costs associated with your funeral? | discrete | numeric |  |
| V273 | I1A | In the past 6 months, have you sent money to someone in a different place within the country? | discrete | numeric |  |
| V274 | 11B | In the past 6 months, have you sent money to someone outside the country? | discrete | numeric |  |
| V275 | 121_I2A | Who did you send money to? Spouse | discrete | numeric |  |
| V276 | 121_12B | Where were you sending the money? Spouse | discrete | numeric |  |
| V277 | I21_I2C | How often do you send money? Spouse | discrete | numeric |  |
| V278 | 121_I2D | How do you mostly send money? Spouse | discrete | numeric |  |
| V279 | 121_I2E | How much did you send the last time? Spouse | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V280 | 122_I2A | Who did you send money to? Child | discrete | numeric |  |
| V281 | 122_12B | Where were you sending the money? Child | discrete | numeric |  |
| V282 | 122_12C | How often do you send money? Child | discrete | numeric |  |
| V283 | I22_I2D | How do you mostly send money? Child | discrete | numeric |  |
| V284 | 122_I2E | How much did you send the last time? Child | contin | numeric |  |
| V285 | 123_12A | Who did you send money to? Parent | discrete | numeric |  |
| V286 | 123_12B | Where were you sending the money? Parent | discrete | numeric |  |
| V287 | 123_12C | How often do you send money? Parent | discrete | numeric |  |
| V288 | 123_I2D | How do you mostly send money? Parent | discrete | numeric |  |
| V289 | 123_I2E | How much did you send the last time? Parent | discrete | numeric |  |
| V290 | 124_I2A | Who did you send money to? Other family member | discrete | numeric |  |
| V291 | 124_12B | Where were you sending the money? Other family member | discrete | numeric |  |
| V292 | 124_I2C | How often do you send money? Other family member | discrete | numeric |  |
| V293 | I24_I2D | How do you mostly send money? Other family member | discrete | numeric |  |
| V294 | I24_I2E | How much did you send the last time? Other family member | contin | numeric |  |
| V295 | 125_I2A | Who did you send money to? Friend | discrete | numeric |  |
| V296 | 125_12B | Where were you sending the money? Friend | discrete | numeric |  |
| V297 | 125_I2C | How often do you send money? Friend | discrete | numeric |  |
| V298 | I25_I2D | How do you mostly send money? Friend | discrete | numeric |  |
| V299 | I25_I2E | How much did you send the last time? Friend | contin | numeric |  |
| V300 | 126_I2A | Who did you send money to? Supplier or business | discrete | numeric |  |
| V301 | 126_I2B | Where were you sending the money? Supplier or business | discrete | numeric |  |
| V302 | 126_I2C | How often do you send money? Supplier or business | discrete | numeric |  |
| V303 | I26_I2D | How do you mostly send money? Supplier or business | discrete | numeric |  |
| V304 | I26_I2E | How much did you send the last time? Supplier or business | discrete | numeric |  |
| V305 | 127_I2A | Who did you send money to? Someone borrowed from | discrete | numeric |  |
| V306 | 127_I2B | Where were you sending the money? Someone borrowed from | discrete | numeric |  |
| V307 | I27_I2C | How often do you send money? Someone borrowed from | discrete | numeric |  |
| V308 | I27_I2D | How do you mostly send money? Someone borrowed from | discrete | numeric |  |
| V309 | I27_I2E | How much did you send the last time? Someone borrowed from | discrete | numeric |  |
| V310 | 128_I2A | Who did you send money to? School, college, university | discrete | numeric |  |
| V311 | I28_I2B | Where were you sending the money? School, college, university | discrete | numeric |  |
| V312 | I28_I2C | How often do you send money? School, college, university | discrete | numeric |  |
| V313 | I28_I2D | How do you mostly send money? School, college, university | discrete | numeric |  |
| V314 | I28_I2E | How much did you send the last time? School, college, university | discrete | numeric |  |
| V315 | I29_I2A | Who did you send money to? Other | discrete | numeric |  |
| V316 | 129_12B | Where were you sending the money? Other | discrete | numeric |  |
| V317 | 129_12C | How often do you send money? Other | discrete | numeric |  |
| V318 | I29_I2D | How do you mostly send money? Other | discrete | numeric |  |
| V319 | I29_I2E | How much did you send the last time? Other | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V320 | I3A | In the past 6 months, have you received money from someone in a different place within the country? | discrete | numeric |  |
| V321 | I3B | In the past 6 months, have you received money from someone outside the country? | discrete | numeric |  |
| V322 | 141_14A | From whom did you receive money? Spouse | discrete | numeric |  |
| V323 | 141_14B | Where did they send the money from? Spouse | discrete | numeric |  |
| V324 | 141_14C | How often did they send you money? Spouse | discrete | numeric |  |
| V325 | I41_I4D | How do they mostly send the money to you? Spouse | discrete | numeric |  |
| V326 | 141_14E | What did you use most of the money they sent you for? Spouse | discrete | numeric |  |
| V327 | 142_14A | From whom did you receive money? Child | discrete | numeric |  |
| V328 | 142_14B | Where did they send the money from? Child | discrete | numeric |  |
| V329 | 142_14C | How often did they send you money? Child | discrete | numeric |  |
| V330 | 142_14D | How do they mostly send the money to you? Child | discrete | numeric |  |
| V331 | 142_I4E | What did you use most of the money they sent you for? Child | discrete | numeric |  |
| V332 | 143_14A | From whom did you receive money? Parent | discrete | numeric |  |
| V333 | 143_14B | Where did they send the money from? Parent | discrete | numeric |  |
| V334 | 143_14C | How often did they send you money? Parent | discrete | numeric |  |
| V335 | 143_14D | How do they mostly send the money to you? Parent | discrete | numeric |  |
| V336 | 143_14E | What did you use most of the money they sent you for? Parent | discrete | numeric |  |
| V337 | 144_14A | From whom did you receive money? Other family member | discrete | numeric |  |
| V338 | 144_14B | Where did they send the money from? Other family member | discrete | numeric |  |
| V339 | 144_14C | How often did they send you money? Other family member | discrete | numeric |  |
| V340 | 144_14D | How do they mostly send the money to you? Other family member | discrete | numeric |  |
| V341 | 144_14E | What did you use most of the money they sent you for? Other family member | discrete | numeric |  |
| V342 | 145_14A | From whom did you receive money? Friend | discrete | numeric |  |
| V343 | 145_14B | Where did they send the money from? Friend | discrete | numeric |  |
| V344 | 145_14C | How often did they send you money? Friend | discrete | numeric |  |
| V345 | I45_I4D | How do they mostly send the money to you? Friend | discrete | numeric |  |
| V346 | 145_I4E | What did you use most of the money they sent you for? Friend | discrete | numeric |  |
| V347 | 146_14A | From whom did you receive money? Customer | discrete | numeric |  |
| V348 | 146_14B | Where did they send the money from? Customer | discrete | numeric |  |
| V349 | 146_14C | How often did they send you money? Customer | discrete | numeric |  |
| V350 | 146_I4D | How do they mostly send the money to you? Customer | discrete | numeric |  |
| V351 | 146_I4E | What did you use most of the money they sent you for? Customer | discrete | numeric |  |
| V352 | 147_14A | From whom did you receive money? Someone you lent money to | discrete | numeric |  |
| V353 | 147_14B | Where did they send the money from? Someone you lent money to | discrete | numeric |  |
| V354 | 147_14C | How often did they send you money? Someone you lent money to | discrete | numeric |  |
| V355 | 147_14D | How do they mostly send the money to you? Someone you lent money to | discrete | numeric |  |
| V356 | 147_I4E | What did you use most of the money they sent you for? Someone you lent money to | discrete | numeric |  |
| V357 | 148_14A | From whom did you receive money? Other | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V358 | 148_14B | Where did they send the money from? Other | discrete | numeric |  |
| V359 | 148_14C | How often did they send you money? Other | discrete | numeric |  |
| V360 | 148_14D | How do they mostly send the money to you? Other | discrete | numeric |  |
| V361 | 148_I4E | What did you use most of the money they sent you for? Other | discrete | numeric |  |
| V362 | I5A1 | Have you received money using a mobile phone? | discrete | numeric |  |
| V363 | I5A2 | Have you sent money using a mobile phone? | discrete | numeric |  |
| V364 | I5B1 | In the past 6 months have you sent money using a mobile phone? | discrete | numeric |  |
| V365 | I5B2 | In the past 6 months have you received money using a mobile phone? | discrete | numeric |  |
| V366 | 16A | Non-use in Q15: Would you use a mobile phone to send money? | discrete | numeric |  |
| V367 | 16B | QI6A=no: What is the most important reason why you would not use a mobile phone to send money? | discrete | numeric |  |
| V368 | J1A | If you are not employed you cannot open a bank account | discrete | numeric |  |
| V369 | J1B | Having a bank account makes it easier to get credit | discrete | numeric |  |
| V370 | J1C | You can easily live your life without a bank account | discrete | numeric |  |
| V371 | J1D | Most services from banks are also offered elsewhere | discrete | numeric |  |
| V372 | J1E | You trust banks with your money | discrete | numeric |  |
| V373 | J1F | Banking is for people like me | discrete | numeric |  |
| V374 | J1G | Banks treat people with respect | discrete | numeric |  |
| V375 | J21A | Savings account at a bank - can deposit and withdraw as you wish | discrete | numeric |  |
| V376 | J21B1 | At which bank? Savings account | discrete | numeric |  |
| V377 | J21B2 | At which bank? Savings account | discrete | numeric |  |
| V378 | J 21 Cl | Usage in past month: Savings account | discrete | numeric |  |
| V379 | J21CII | Usage in past 6 months: Savings account | discrete | numeric |  |
| V380 | J21D | Non-users: Main reason for not using: Savings account | discrete | numeric |  |
| V381 | J22A | Savings account at a bank with rules about deposits and withdrawals | discrete | numeric |  |
| V382 | J22B1 | At which bank? Fixed deposit | discrete | numeric |  |
| V383 | J22B2 | At which bank? Fixed deposit | discrete | numeric |  |
| V384 | J 22 Cl | Usage in past month: Fixed deposit | discrete | numeric |  |
| V385 | J22CII | Usage in past 6 months: Fixed deposit | discrete | numeric |  |
| V386 | J22D | Non-users: Main reason for not using: Fixed deposit | discrete | numeric |  |
| V387 | J23A | Loan with a bank | discrete | numeric |  |
| V388 | J23B1 | At which bank? | discrete | numeric |  |
| V389 | J23B2 | At which bank? | discrete | numeric |  |
| V390 | J24A | ATM/Debit card | discrete | numeric |  |
| V391 | J24B1 | At which bank? ATM or Debit card | discrete | numeric |  |
| V392 | J24B2 | At which bank? ATM or Debit card | discrete | numeric |  |
| V393 | J 24 Cl | Usage in past month: ATM or Debit card | discrete | numeric |  |
| V394 | J24CII | Usage in past 6 months: ATM or Debit card | discrete | numeric |  |
| V395 | J24D | Non-users: Main reason for not using: ATM or Debit card | discrete | numeric |  |
| V396 | J25A | Current or Cheque account | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V397 | J25B1 | At which bank? Current or Cheque account | discrete | numeric |  |
| V398 | J25B2 | At which bank? Current or Cheque account | discrete | numeric |  |
| V399 | J 25 Cl | Usage in past month: Current or Cheque account | discrete | numeric |  |
| V400 | J25CII | Usage in past 6 months: Current or Cheque account | discrete | numeric |  |
| V401 | J25D | Non-users: Main reason for not using: Current or Cheque account | discrete | numeric |  |
| V402 | J26A | Overdraft facilities | discrete | numeric |  |
| V403 | J26B1 | At which bank? Overdraft facilities | discrete | numeric |  |
| V404 | J26B2 | At which bank? Overdraft facilities | discrete | numeric |  |
| V405 | J26CI | Usage in past month: Overdraft facilities | discrete | numeric |  |
| V406 | J26CII | Usage in past 6 months: Overdraft facilities | discrete | numeric |  |
| V407 | J26D | Non-users: Main reason for not using: Overdraft facilities | discrete | numeric |  |
| V408 | J27A | Credit Card | discrete | numeric |  |
| V409 | J27B1 | At which bank? Credit Card | discrete | numeric |  |
| V410 | J27B2 | At which bank? Credit Card | discrete | numeric |  |
| V411 | J 27 Cl | Usage in past month: Credit Card | discrete | numeric |  |
| V412 | J27CII | Usage in past 6 months: Credit Card | discrete | numeric |  |
| V413 | J27D | Non-users: Main reason for not using: Credit Card | discrete | numeric |  |
| V414 | J28A | Foreign bank account | discrete | numeric |  |
| V415 | J28B1 | At which bank? Foreign bank account | discrete | numeric |  |
| V416 | J28B2 | At which bank? Foreign bank account | discrete | numeric |  |
| V417 | J28CI | Usage in past month: Foreign bank account | discrete | numeric |  |
| V418 | J28CII | Usage in past 6 months: Foreign bank account | discrete | numeric |  |
| V419 | J28D | Non-users: Main reason for not using: Foreign bank account | discrete | numeric |  |
| V420 | J29A | Other bank product | discrete | numeric |  |
| V421 | J29B1 | At which bank? Other | discrete | numeric |  |
| V422 | J29B2 | At which bank? Other | discrete | numeric |  |
| V423 | J29CI | Usage in past month: Other | discrete | numeric |  |
| V424 | J29CII | Usage in past 6 months: Other | discrete | numeric |  |
| V425 | J29D | Non-users: Main reason for not using: Other | discrete | numeric |  |
| V426 | J3A | Do you have a bank account in your name? | discrete | numeric |  |
| V427 | J3B | Can you use/access your bank account when you want to? | discrete | numeric |  |
| V428 | J3C | Those who can't access/use:What is the main reason you are not able to use/access your account when you want to? | discrete | numeric |  |
| V429 | J3D | For approximately how long have you had a bank account? | discrete | numeric |  |
| V430 | J3E | What was the main reason you opened a bank account? | discrete | numeric |  |
| V431 | J3F | When you first opened a bank account, did you have an account with a SACCO or MFI? | discrete | numeric |  |
| V432 | J3G | J3F=Yes: Did you close any of these when you opened your bank account? | discrete | numeric |  |
| V433 | J 3 H | When you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine? | discrete | numeric |  |
| V434 | J31 | $J 3 H=$ Yes: Did you give up your membership with any of these when you opened your bank account? | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V435 | J4A | Are you using someone else's bank account? | discrete | numeric |  |
| V436 | J4B | J4A=Yes: Can you use/access this bank account when you want to? | discrete | numeric |  |
| V437 | J4C | $\mathrm{J} 4 \mathrm{~B}=\mathrm{No}$ : What is the main reason you are not able to use/access your account when you want to? | discrete | numeric |  |
| V438 | J4D1 | Whose account(s) are you using? Spouse or partner | discrete | numeric |  |
| V439 | J4D2 | Whose account(s) are you using? Child | discrete | numeric |  |
| V440 | J4D3 | Whose account(s) are you using? Parent | discrete | numeric |  |
| V441 | J4D4 | Whose account(s) are you using? Other family member | discrete | numeric |  |
| V442 | J4D5 | Whose account(s) are you using? Neighbour or friend | discrete | numeric |  |
| V443 | J4D6 | Whose account(s) are you using? Savings club | discrete | numeric |  |
| V444 | J4D7 | Whose account(s) are you using? Community organisation | discrete | numeric |  |
| V445 | J4D8 | Whose account(s) are you using? Other | discrete | numeric |  |
| V446 | J4E | What is the main reason why you are using someone else's account? | discrete | numeric |  |
| V447 | J51 | Done in past 6 months: Cash a cheque | discrete | numeric |  |
| V448 | J52 | Done in past 6 months: Deposit cash into a bank account | discrete | numeric |  |
| V449 | J53 | Done in past 6 months: Deposit a cheque into a bank account | discrete | numeric |  |
| V450 | J54A | Done in past 6 months: Cash withdrawal from a bank account | discrete | numeric |  |
| V451 | J54B | From branch or ATM? Cash withdrawal from a bank account | discrete | numeric |  |
| V452 | J55 | Done in past 6 months: Paid people or bills using a cheque | discrete | numeric |  |
| V453 | J56 | Done in past 6 months: Money transfers between your own bank accounts | discrete | numeric |  |
| V454 | J57 | Done in past 6 months: Money transfer to another person's bank account | discrete | numeric |  |
| V455 | J58 | Done in past 6 months: Received money from someone into a bank account | discrete | numeric |  |
| V456 | J59 | Done in past 6 months: Get a bank statement | discrete | numeric |  |
| V457 | J510 | Done in past 6 months: Internet banking transaction | discrete | numeric |  |
| V458 | J511 | Done in past 6 months: Mobile banking transaction | discrete | numeric |  |
| V459 | J6 | Unbanked:What is the main reason why do you not have a bank account? | discrete | numeric |  |
| V460 | J7A | Do you have a MFI account? | discrete | numeric |  |
| V461 | J7B1 | Have you used your MFI account in the past month? | discrete | numeric |  |
| V462 | J7B2 | Have you used your MFI account this year? | discrete | numeric |  |
| V463 | J7C | Non users: What is the main reason for you not using your MFI account? | discrete | numeric |  |
| V464 | J7D1 | What do you usually use your MFI account for? Saving | discrete | numeric |  |
| V465 | J7D2 | What do you usually use your MFI account for? Credit | discrete | numeric |  |
| V466 | J7D3 | What do you usually use your MFI account for? Other | discrete | numeric |  |
| V467 | J7E | For approximately how long have you had an account with a MFI? | discrete | numeric |  |
| V468 | J7F | Why did you mainly open a MFI account? | discrete | numeric |  |
| V469 | J7G | When you first opened a MFI account, did you have an account with a bank or a SACCO? | discrete | numeric |  |
| V470 | J7H | J7G=Yes: Did you close any of these when you opened your MFI account? | discrete | numeric |  |
| V471 | J71 | When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? | discrete | numeric |  |
| V472 | J7J | J7I=Yes: Did you give up your membership with any of these when you opened your MFI account? | discrete | numeric |  |


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V473 | J8A | Are you a member of an umurenge SACCO or do you have an umurenge SACCO account? | discrete | numeric |  |
| V474 | J8B1 | Have you used your umurenge SACCO account in the past month? | discrete | numeric |  |
| V475 | J8B2 | Have you used your umurenge SACCO account this year? | discrete | numeric |  |
| V476 | J8C | Non-users: What is the main reason for you not using your SACCO account? | discrete | numeric |  |
| V477 | J8D1 | What do you usually use your umurenge SACCO account for? Savings | discrete | numeric |  |
| V478 | J8D2 | What do you usually use your umurenge SACCO account for? Credit | discrete | numeric |  |
| V479 | J8D3 | What do you usually use your umurenge SACCO account for? Other | discrete | numeric |  |
| V480 | J8E | For approximately how long have you been a member of an umurenge SACCO? | discrete | numeric |  |
| V481 | J8F | Why did you mainly become a member? | discrete | numeric |  |
| V482 | J8G | When you first became a member/opened your umurenge SACCO account, did you have an account with a bank or a MFI? | discrete | numeric |  |
| V483 | J 8 H | J8G=Yes: Did you close any of these when you opened your umurenge SACCO account/became a member? | discrete | numeric |  |
| V484 | J81 | When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine? | discrete | numeric |  |
| V485 | J8J | J8I=Yes: Did you give up your membership with any of these when you became a member/opened your umurenge SACCO account? | discrete | numeric |  |
| V486 | K1A | Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina? | discrete | numeric |  |
| V487 | K1B1 | Which of the following do you do with the group? Save | discrete | numeric |  |
| V488 | K1B2 | Which of the following do you do with the group? Borrow | discrete | numeric |  |
| V489 | K1B3 | Which of the following do you do with the group? Other | discrete | numeric |  |
| V490 | K1C | For approximately how long have you been a member of such a group? | discrete | numeric |  |
| V491 | K2A | Club activities: Lend money out to members when they need the money | discrete | numeric |  |
| V492 | K2B | Club activities: Lend out money to non-members when they want to borrow | discrete | numeric |  |
| V493 | K2C | Club activities: Give collected money to one member every month | discrete | numeric |  |
| V494 | K2D | Club activities: Keep the collected money for members and members can withdraw this money when they need it | discrete | numeric |  |
| V495 | K2E | Club activities: Keep the collected money for members and give to members after a certain period of time | discrete | numeric |  |
| V496 | K2F | Club activities: Buy assets as a group | discrete | numeric |  |
| V497 | K2G | Club activities: Buy assets for individual members | discrete | numeric |  |
| V498 | K2H | Club activities: Raise or save money for funerals for group members | discrete | numeric |  |
| V499 | K2I | Club activities: Raise or save money for other emergencies for group members | discrete | numeric |  |
| V500 | K2J | Club activities: Act as guarantor when members want to borrow money somewhere else | discrete | numeric |  |
| V501 | K3A | What is the main reason why you belong to a group? | discrete | numeric |  |
| V502 | K3B1 | I have more discipline in saving with a group than any other way | discrete | numeric |  |
| V503 | K3B2 | I have more discipline paying back money borrowed from a group | discrete | numeric |  |
| V504 | K4A | Are you a member of any other group or organisation? | discrete | numeric |  |
| V505 | K4B1 | What type of group/organisation? Business organisation | discrete | numeric |  |
| V506 | K4B2 | What type of group/organisation? Farmer's association | discrete | numeric |  |
| V507 | K4B3 | What type of group/organisation? Market/traders association | discrete | numeric |  |


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


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


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


| ID | Name | Label | Type | Format | Question |
| :---: | :---: | :---: | :---: | :---: | :---: |
| V616 | M217_M2C2 | How do you receive the money from: VUP public works | discrete | numeric |  |
| V617 | M217_M2C3 | How do you receive the money from: VUP public works | discrete | numeric |  |
| V618 | M218_M2A | Income source: Make goods to sell | discrete | numeric |  |
| V619 | M218_M2B | How often do you usually receive money from: Make goods to sell | discrete | numeric |  |
| V620 | M218_M2C1 | How do you receive the money from: Make goods to sell | discrete | numeric |  |
| V621 | M218_M2C2 | How do you receive the money from: Make goods to sell | discrete | numeric |  |
| V622 | M218_M2C3 | How do you receive the money from: Make goods to sell | discrete | numeric |  |
| V623 | M219_M2A | Income source: Sell something I grow | discrete | numeric |  |
| V624 | M219_M2B | How often do you usually receive money from: Sell something I grow | discrete | numeric |  |
| V625 | M219_M2C1 | How do you receive the money from: Sell something I grow | discrete | numeric |  |
| V626 | M219_M2C2 | How do you receive the money from: Sell something I grow | discrete | numeric |  |
| V627 | M219_M2C3 | How do you receive the money from: Sell something I grow | discrete | numeric |  |
| V628 | M220_M2A | Income source: Sell something I collect from nature | discrete | numeric |  |
| V629 | M220_M2B | How often do you usually receive money from: Sell something I collect from nature | discrete | numeric |  |
| V630 | M220_M2C1 | How do you receive the money from: Sell something I collect from nature | discrete | numeric |  |
| V631 | M220_M2C2 | How do you receive the money from: Sell something I collect from nature | discrete | numeric |  |
| V632 | M220_M2C3 | How do you receive the money from: Sell something I collect from nature | discrete | numeric |  |
| V633 | M221_M2A | Income source: Other | discrete | numeric |  |
| V634 | M221_M2B | How often do you usually receive money from: Other | discrete | numeric |  |
| V635 | M221_M2C1 | How do you receive the money from: Other | discrete | numeric |  |
| V636 | M221_M2C2 | How do you receive the money from: Other | discrete | numeric |  |
| V637 | M221_M2C3 | How do you receive the money from: Other | discrete | numeric |  |
| V638 | M2_M2D | Main source of income | discrete | numeric |  |
| V639 | M2F1 | Get money from HH member: Spouse | discrete | numeric |  |
| V640 | M2F2 | Get money from HH member: Parent | discrete | numeric |  |
| V641 | M2F3 | Get money from HH member: Child | discrete | numeric |  |
| V642 | M2F4 | Get money from HH member: Other relative | discrete | numeric |  |
| V643 | M2F5 | Get money from HH member: Other | discrete | numeric |  |
| V644 | M3A | Do you have money of your own that you can do with as you wish? | discrete | numeric |  |
| V645 | M3B1 | M3a=No:Why not? | discrete | numeric |  |
| V646 | M3B2 | $\mathrm{M} 3 \mathrm{a}=$ No:Why not? | discrete | numeric |  |
| V647 | M3B3 | $\mathrm{M} 3 \mathrm{a}=$ No:Why not? | discrete | numeric |  |
| V648 | M3B4 | $\mathrm{M} 3 \mathrm{a}=$ No:Why not? | discrete | numeric |  |
| V649 | M4 | Total income base | discrete | numeric |  |
| V650 | M4A | Personal total monthly income? | discrete | numeric |  |
| V651 | M4B | Personal total annual income? | discrete | numeric |  |
| V652 | M5A | How would you mainly cover the costs: Wedding | discrete | numeric |  |
| V653 | M5B | How would you mainly cover the costs: Funeral | discrete | numeric |  |
| V654 | M5C | How would you mainly cover the costs: Medical emergency | discrete | numeric |  |


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

## Province (A2)

File: rfs-2012-data

## Overview

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

## District (A3)

File: rfs-2012-data

## Overview

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

## District (A3_D)

File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 11-57

Valid cases: 6150
Invalid: 0
Minimum: 11
Maximum: 57

## Sector (A4)

File: rfs-2012-data

## Overview

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

## Cell (A5)

File: rfs-2012-data

## Overview

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

## Village (A6)

File: rfs-2012-data

Village (A6)
File: rfs-2012-data

## Overview

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

## Urban/Rural (A1)

File: rfs-2012-data

## Overview

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

## Number of the selected household (A7A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## Number of substitute household (A7B)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

NUMHH (NUMHH)
File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 5
Decimals: 0
Range: 11001-57298

Valid cases: 6149
Invalid: 1
Minimum: 11001
Maximum: 57298
Mean: 34994.1
Standard deviation: 13753.7

Do you consider yourself head of the household? (C1)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

## How many people depend on the household income? (C1E) <br> File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

## Respondent age (C2)

File: rfs-2012-data

## Overview

Type: Continuous Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Valid cases: 2787
Invalid: 3363

Range: 16-99

## Respondent gender (C3)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Respondent highest level of education achieved (C4A)

File: rfs-2012-data

## Overview

## Respondent marital status (C4B)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Respondent general health status (C6)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

When you are ill, where do you mostly go to be treated? (C7)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

How often have you or your household had to skip a meal because you didn't have food? (C8A1)
File: rfs-2012-data

## Overview

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

Who would you first turn to for help if you don't have food? (C8A2) File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-13

Valid cases: 6150
Invalid: 0

How often have you or your household had to go without medical treatment/medicine because did not have money for treatment/medicine? (C8A3)
File: rfs-2012-data

## Overview

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

Who would you first turn to for help if you don't have money for medicine or medical treatment? (C8A4)
File: rfs-2012-data
Overview

How often have you or your household not been able to send children to school because of lack of money for transport/uniform/other school costs? (C8A5)
File: rfs-2012-data
Overview

Who would you first turn to for help if you need money for school expenses? (C8A6)
File: rfs-2012-data

[^0]
## Who would you first turn to for help if you need money for school expenses? (C8A6)

File: rfs-2012-data
Type: Discrete
Valid cases: 4476
Format: numeric
Invalid: 1674
Width: 2
Decimals: 0
Range: 1-13

How often have you or your household had to go without cash income and had to make a plan for daily needs? (C8A7)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 1-13

How many rooms does the dwelling have? (C9A)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

## Household home ownership status (C10)

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

Valid cases: 4842
Invalid: 1308

Home owners: Where did you get most of the money from to buy/build the house? (C10B)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview

You will never move and will probably spend your whole life in this dwelling (C11A)
File: rfs-2012-data

## Overview

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

Your dwelling is something to keep and never sell (C11B)
File: rfs-2012-data

## Overview

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

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

 (C11C)File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Invalid: 1308

You have enlarged or plan to enlarge your dwelling (C11G)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 1308

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

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 1-10

What is the main source of lighting in your home? (C14B)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Seating room chairs and tables (C1501)
File: rfs-2012-data

## Overview

## Fridge (C1502)

File: rfs-2012-data

## Overview

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

## Deep freezer (C1503)

File: rfs-2012-data

## Overview

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

## Radio (C1504)

File: rfs-2012-data

## Overview

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

## Radio that plays cassettes or CDs (C1505) <br> File: rfs-2012-data

## Overview

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

## TV (C1506)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Decoder (C1507)
File: rfs-2012-data

## Decoder (C1507)

File: rfs-2012-data

## Overview

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

## TV antenna (C1508)

File: rfs-2012-data

## Overview

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

## Video player (C1509)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Computer (C1510)

File: rfs-2012-data

## Overview

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

## Sound system (C1511)

File: rfs-2012-data

## Overview

## Mobile phone (C1512)

File: rfs-2012-data

## Overview

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

## Fixed phone (C1513)

File: rfs-2012-data

## Overview

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

## Cooker (C1514)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

## Wheel Barrow (C1516)

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Machine used for digging (C1517)

File: rfs-2012-data

## Overview

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

## Washing machine (C1518)

File: rfs-2012-data

## Overview

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

## Fan (C1519)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 6150
Format: numeric
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Air condition machine (C1520)

File: rfs-2012-data

## Overview

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

## Sewing machine (C1521)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Bed (C1522)
File: rfs-2012-data

## Bed (C1522)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## Wardrobe for clothes (C1523)

File: rfs-2012-data

## Overview

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

## Book shelf (C1524)

File: rfs-2012-data

## Overview

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

## Table (C1525)

File: rfs-2012-data

## Overview

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

## Chairs (C1526)

File: rfs-2012-data

## Overview

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

Car (C1527)
File: rfs-2012-data

## Car (C1527)

File: rfs-2012-data

## Overview

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

## Minibus (C1528)

File: rfs-2012-data

## Overview

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

## Motorcycle (C1529)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Leisure Boat (C1530)

File: rfs-2012-data

## Overview

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

## Bicycle (C1531)

File: rfs-2012-data

## Overview

## Donkey or Oxen for ploughing (C1532)

File: rfs-2012-data

## Overview

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

## Tractor (C1533)

File: rfs-2012-data

## Overview

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

## Grinding machine (C1534)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

## Valid cases: 6150

Invalid: 0

## Household ubudehe status (C16A)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5476
Format: numeric
Invalid: 674

## Width: 1

Decimals: 0
Range: 1-3

In what category did your household fall before it changed? (C16C)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-3

## Cell phone access (C17A1)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

## Public phone/Landline access (C17A2)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## Those with access, landline ownership (C17B2)

File: rfs-2012-data

## Overview

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

Computer access (C17A3)
File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 6150
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Those with access, computer ownership (C17B3)

File: rfs-2012-data

## Overview

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

## Internet access (C17A4)

File: rfs-2012-data

## Overview

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

Those with access, own internet? (C17B4)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5771
Width: 1
Decimals: 0
Range: 1-3

How long would it take you to get to your nearest market? (D1A1)
File: rfs-2012-data

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

 File: rfs-2012-data
## Overview

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

Can you use public transport to access this market? (D1B1) File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Can you use public transport to access this sector office? (D1B2)
File: rfs-2012-data

## Overview

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

How long would it take you to get to your nearest school? (D1A3)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview

Can you use public transport to access this health care facility? (D1B4)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

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

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Can you use public transport to access this taxi rank? (D1B5)
File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Can you use public transport to access this bank? (D1B7)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## Public transport is reliable (D2A)

File: rfs-2012-data

## Overview

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

## Public transport is affordable (D2B)

File: rfs-2012-data

## Overview

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

## Public transport is safe to use (D2C)

File: rfs-2012-data

## Overview

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

You often have to spend more money than you have available (E1A)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

You keep track of your income and expenditure (E1C)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-3

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

File: rfs-2012-data

## Overview

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

You adjust your expenses according to your income (E1E)
File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Criteria for choosing an informal group to become a member of (E2B)
File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-7

Savings definition (F1)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

You believe it is better to save where your money is safe than to take risks to make more (F2C)
File: rfs-2012-data

## Overview

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

You save or put money aside when you can (F2D)
File: rfs-2012-data

## Overview

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

You save or put money away for a specific purpose and you do not use it for any other purpose (F2E)
File: rfs-2012-data

## Overview

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

You save or put money away for a specific purpose but you end up using it before you used it for that purpose (F2F)
File: rfs-2012-data

[^1]
# You save or put money away for a specific purpose but you end up using it before you used it for that purpose (F2F) 

File: rfs-2012-data
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Do you have savings at a bank? (F31_F3A)
File: rfs-2012-data
Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

## With which institution(s)? (F31_F3B1)

File: rfs-2012-data

## Overview

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

With which institution(s)? (F31_F3B2)
File: rfs-2012-data

## Overview

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

## What was the main reason for you to choose to keep your savings in the bank? (F31_F3C)

File: rfs-2012-data

## Overview

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

Does this way of saving meet your saving needs? Bank (F31_F3D) File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 873

Format: numeric Invalid: 5277

Width: 1
Decimals: 0
Range: 1-2

## If not, what is the main reason for it not meeting your need? Bank (F31_F3E)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6028
Width: 1
Decimals: 0
Range: 1-4

Usage: Past month Bank savings account (F31_F3F1)
File: rfs-2012-data

## Overview

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

## Usage: Past 6 months Bank savings account (F31_F3F2)

File: rfs-2012-data

## Overview

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

Do you have savings at a MFI or a non-umurenge SACCO?
(F32_F3A)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## With which institution(s)? (F32_F3B1)

File: rfs-2012-data

## Overview

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

Valid cases: 176
Invalid: 5974
Minimum: 1
Maximum: 99
Mean: 30.4
Standard deviation: 28.7

## With which institution(s)? (F32_F3B2)

File: rfs-2012-data

## Overview

Format: numeric

What was the main reason for you to choose to keep your savings at a MFI or a non-umurenge SACCO? (F32_F3C)
File: rfs-2012-data

## Overview

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

## Does this way of saving meet your saving needs? MFI or non-umurenge SACCO (F32_F3D)

File: rfs-2012-data

## Overview

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

If not, what is the main reason for it not meeting your need? MFI or non-umurenge SACCO (F32_F3E)
File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Invalid: 6129
Width: 1
Decimals: 0
Range: 1-4

# Usage: Past month MFI or non-umurenge SACCO savings account (F32_F3F1) 

File: rfs-2012-data

## Overview

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

## Usage: Past 6 months MFI or non-umurenge SACCO savings account (F32_F3F2)

File: rfs-2012-data

## Overview

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

Do you have savings at an umurenge SACCO? (F33_F3A)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## What was the main reason for you to choose to keep your savings at an umurenge SACCO? (F33_F3C)

File: rfs-2012-data

## Overview

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

## Does this way of saving meet your saving needs? Umurenge SACCO (F33 F3D)

File: rfs-2012-data

[^2]
## Does this way of saving meet your saving needs? Umurenge SACCO (F33_F3D)

File: rfs-2012-data
Type: Discrete
Valid cases: 1169
Format: numeric
Invalid: 4981
Width: 1
Decimals: 0
Range: 1-2

## If not, what is the main reason for it not meeting your need? <br> Umurenge SACCO savings account (F33_F3E)

File: rfs-2012-data

## Overview

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

## Usage: Past month Umurenge SACCO savings account (F33_F3F1)

File: rfs-2012-data

## Overview

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

## Usage: Past 6 months Umurenge SACCO savings account (F33_F3F2)

File: rfs-2012-data

## Overview

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

Do you have savings in the capital or stock market (incl. Treasury bonds)? (F34_F3A)
File: rfs-2012-data

## Overview

## What was the main reason for you to choose to keep your savings in the capital or stock market? (F34_F3C)

File: rfs-2012-data

## Overview

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

Does this way of saving meet your saving needs? Capital or stock market (F34_F3D)
File: rfs-2012-data

## Overview

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

If not, what is the main reason for it not meeting your need?
Capital or stock market (F34_F3E)
File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 3
Format: numeric
Invalid: 6147
Width: 1
Decimals: 0
Range: 1-4

Usage: Past month Capital or stock market (F34_F3F1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 13
Format: numeric
Invalid: 6137

Width: 1
Decimals: 0
Range: 1-2

## Usage: Past 6 months Capital or stock market (F34_F3F2)

File: rfs-2012-data

## Overview

# Do you have a pension fund or provident fund (incl. Caisse Sociale du Rwanda)? (F35_F3A) 

File: rfs-2012-data

## Overview

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

## What was the main reason for you to get a pension fund or provident fund? (F35_F3C)

File: rfs-2012-data

## Overview

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

## Does this way of saving meet your saving needs? Pension or provident fund (F35_F3D)

File: rfs-2012-data
Overview

If not, what is the main reason for it not meeting your need? Pension or provident fund (F35_F3E)
File: rfs-2012-data

## Overview

Usage: Past month Pension or provident fund (F35_F3F1)

File: rfs-2012-data

## Usage: Past month Pension or provident fund (F35_F3F1)

File: rfs-2012-data

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

Valid cases: 132
Invalid: 6018

## Usage: Past 6 months Pension or provident fund (F35_F3F2)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 23

Format: numeric
Invalid: 6127
Width: 1
Decimals: 0
Range: 1-2

Do you have savings with a group such as a co-op, VSLA, tontine, ikibina? (F36_F3A)
File: rfs-2012-data

## Overview

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

What was the main reason for you to choose to keep your savings in a group? (F36_F3C)
File: rfs-2012-data

## Overview

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

Does this way of saving meet your saving needs? Group (F36_F3D)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## If not, what is the main reason for it not meeting your need? Group (F36_F3E)

File: rfs-2012-data

## Overview

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

## Usage: Past month Group (F36_F3F1)

File: rfs-2012-data

## Overview

## Usage: Past 6 months Group (F36_F3F2)

File: rfs-2012-data

## Overview

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

Valid cases: 246
Invalid: 5904

Do you have savings with someone in community who keeps it safe for you? (F37 F3A)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 6150

Format: numeric Invalid: 0

What was the main reason for you to choose to keep your savings with someone in community? (F37_F3C)
File: rfs-2012-data

## Overview

## Does this way of saving meet your saving needs? Someone in community (F37_F3D)

File: rfs-2012-data

## Overview

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

If not, what is the main reason for it not meeting your need? Someone in community (F37_F3E)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 15

Format: numeric Invalid: 6135
Width: 1
Decimals: 0
Range: 1-4

## Usage: Past month Someone in the community (F37_F3F1)

File: rfs-2012-data

## Overview

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

Usage: Past 6 months Someone in the community (F37_F3F2)
File: rfs-2012-data

## Overview

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

Do you have savings with someone in household or family who keeps it safe for you? (F38_F3A)
File: rfs-2012-data

## Overview

## What was the main reason for you to choose to keep your savings with someone in household or family? (F38_F3C)

File: rfs-2012-data

## Overview

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

Does this way of saving meet your saving needs? Household or family member (F38_F3D)
File: rfs-2012-data

## Overview

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

## If not, what is the main reason for it not meeting your need? Household or family member (F38_F3E)

File: rfs-2012-data

## Overview

Usage: Past month Someone in household or family (F38_F3F1)
File: rfs-2012-data

## Overview

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

Valid cases: 491
Invalid: 5659

Usage: Past 6 months Someone in the household or family (F38_F3F2)
File: rfs-2012-data

[^3]
# Usage: Past 6 months Someone in the household or family (F38_F3F2) 

File: rfs-2012-data
Type: Discrete
Valid cases: 175
Format: numeric
Invalid: 5975
Width: 1
Decimals: 0
Range: 1-2

Do you buy things to sell later as a form of savings? (F39_F3A)
File: rfs-2012-data
Overview

Format: numeric

# What was the main reason for you to choose to save in this way? (F39_F3C) 

File: rfs-2012-data

## Overview

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

## Does this way of saving meet your saving needs? Buy assets (F39_F3D)

File: rfs-2012-data

## Overview

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

If not, what is the main reason for it not meeting your need? Buy assets (F39_F3E)
File: rfs-2012-data

## Overview

## Usage: Past month Buying assets (F39_F3F1)

File: rfs-2012-data

## Overview

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

## Usage: Past 6 months Buying assets (F39_F3F2)

File: rfs-2012-data

## Overview

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

Invalid: 5419

Do you have savings in a secret place at home? (F310_F3A)
File: rfs-2012-data

## Overview

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

## What was the main reason for you to choose to keep your savings at home? (F310_F3C)

File: rfs-2012-data

## Overview

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

Does this way of saving meet your saving needs? Home (F310_F3D)
File: rfs-2012-data

## Overview

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

Invalid: 4878

## If not, what is the main reason for it not meeting your need? Home (F310_F3E)

File: rfs-2012-data

## Overview

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

## Usage: Past month Home savings (F310_F3F1)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 4878
Width: 1
Decimals: 0
Range: 1-2

Usage: Past 6 months Home savings (F310_F3F2)
File: rfs-2012-data

## Overview

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

## Do you have any other savings mechanism not mentioned? (F311_F3A)

File: rfs-2012-data

## Overview

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

What was the main reason for you to choose to keep your savings in this way? (F311_F3C)
File: rfs-2012-data

## Overview

Does this way of saving meet your saving needs? Other (F311_F3D) File: rfs-2012-data

## Overview

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

If not, what is the main reason for it not meeting your need?
Other (F311_F3E)
File: rfs-2012-data

## Overview

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

## Usage: Past month Other (F311_F3F1)

File: rfs-2012-data

## Overview

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

## Usage: Past 6 months Other (F311_F3F2)

File: rfs-2012-data

## Overview

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

What are you mainly saving or putting money away for? (F4)
File: rfs-2012-data

## Overview

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

Invalid: 1997

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview

Without borrowing money you would not be able to pay for your children's education (G1C)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

It is okay to borrow money to pay back outstanding debt (G1E)
File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 6150
Format: numeric Invalid: 0

It is better to keep savings than to use it to pay a debt (G1H)
File: rfs-2012-data

## Overview

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

You would be ashamed/embarrassed to admit that you need to borrow money to meet your needs (G1I)
File: rfs-2012-data

## Overview

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

You would be ashamed/embarrassed if you were not able to pay back money that you owe (G1J)
File: rfs-2012-data

[^4]You would be ashamed/embarrassed if you were not able to pay back money that you owe (G1J)
File: rfs-2012-data
Type: Discrete Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Did you borrow money from anybody or any institution during the past 12 months? (G2A)
File: rfs-2012-data

## Overview

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

Have you, in the past 12 months, been paying back money that you borrowed from anybody or any institution? (G2B)
File: rfs-2012-data
Overview

During the past 12 months, did you get any goods/services in advance and had to for pay it later? (G2C)
File: rfs-2012-data

## Overview

Valid cases: 6150
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

Non-borrowers: What is the main reason why you have not borrowed money? (G3)
File: rfs-2012-data

[^5]
# Non-borrowers: What is the main reason why you have not borrowed money? (G3) 

File: rfs-2012-data
Type: Discrete Valid cases: 3826
Format: numeric
Invalid: 2324
Width: 2
Decimals: 0
Range: 1-11

## Borrowed money from a bank (G41_G4A)

File: rfs-2012-data

## Overview

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

## With which institution(s)? (G41_G4B1)

File: rfs-2012-data

## Overview

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

## With which institution(s)? (G41_G4B2)

File: rfs-2012-data

## Overview

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

## Borrowed money from a MFI or a non-umurenge SACCO (G42_G4A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## With which institution(s)? (G42_G4B1)

File: rfs-2012-data

## Overview

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

## With which institution(s)? (G42_G4B2)

File: rfs-2012-data

## Overview

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

Invalid: 6104

## Borrowed from an umurenge SACCO (G43_G4A)

File: rfs-2012-data

## Overview

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

## Got a loan from Government (Ubudehe credit scheme/VUP loan) (G44_G4A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Borrowed money from your employer (G45_G4A)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## Borrowed money from a group such as a co-op, VLSA, tontine, ikibina (G46_G4A)

File: rfs-2012-data

## Overview

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

Borrowed money from a money lender in the community (G47_G4A)
File: rfs-2012-data

## Overview

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

## Borrowed money or got goods in advance from an agricultural buyer or a farmers organisation (G48_G4A)

File: rfs-2012-data
Overview

## Borrowed money from a church or other community based organisation (G49_G4A)

File: rfs-2012-data

## Overview

## Borrowed money from family/friends that you had to pay back (G410_G4A)

File: rfs-2012-data
Type: Discrete Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Got money from family/friends that you did not have to pay back (G411 G4A)
File: rfs-2012-data

## Overview

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

Got goods in advance from a shop/store and had to pay back later (G412_G4A)
File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

## Borrowed from other sources (G413_G4A)

File: rfs-2012-data

## Overview

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

More than one lender: Who did you borrow the most money from? (G4 G4C)
File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

What is the most important thing you take into account when you choose who to borrow from when you want to borrow money? (G6) File: rfs-2012-data

Overview

In the past 6 months, have you been refused a loan by a bank or SACCO or MFI? (G7A)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Experienced: Increase in household size (H11_H1A)
File: rfs-2012-data

## Overview

## Those experienced: How did you cope financially? Increase in household size (H11_H1B)

File: rfs-2012-data

## Overview

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

Experienced: A household member who used to bring in cash for the household does not bring in cash anymore (H12_H1A)
File: rfs-2012-data

## Overview

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

Those experienced: How did you cope financially? A household member does not bring in cash anymore (H12_H1B)
File: rfs-2012-data
Overview

Experienced: Having to pay unforeseen expenses such as medical/funeral/school fees (H13_H1A)
File: rfs-2012-data

## Overview

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

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

## (H13_H1B)

File: rfs-2012-data
Type: Discrete Valid cases: 2061
Format: numeric
Invalid: 4089
Width: 1
Decimals: 0
Range: 1-6

## Experienced: Unexpected rise in prices of goods, fuel (H14_H1A)

File: rfs-2012-data

## Overview

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

Those experienced: How did you cope financially? Unexpected rise in prices of goods, fuel (H14_H1B)
File: rfs-2012-data
Overview
Type: Discrete Valid cases: 2812

Format: numeric
Invalid: 3338
Width: 1
Decimals: 0
Range: 1-6

Experienced: Running out of money to meet household expenses (H15_H1A)
File: rfs-2012-data

## Overview

# Those experienced: How did you cope financially? Running out of money to meet household expenses (H15_H1B) 

File: rfs-2012-data

[^6]
## Those experienced: How did you cope financially? Running out of money to meet household expenses (H15_H1B)

File: rfs-2012-data
Type: Discrete
Valid cases: 4481
Format: numeric
Invalid: 1669
Width: 1
Decimals: 0
Range: 1-6

Experienced: Harvest/livestock loss (H16_H1A)
File: rfs-2012-data
Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

## Those experienced: How did you cope financially? <br> Harvest/livestock loss (H16_H1B)

File: rfs-2012-data

## Overview

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

Experienced: Loss of an asset/dwelling/land (H17_H1A)
File: rfs-2012-data

## Overview

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

## Those experienced: How did you cope financially? Loss of an asset/dwelling/land (H17_H1B)

File: rfs-2012-data

## Overview

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

 File: rfs-2012-data
## Overview

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

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

File: rfs-2012-data

## Overview

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

File: rfs-2012-data

## Overview

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

You understand how insurance works (H2D)
File: rfs-2012-data

## Overview

You are responsible to make arrangements for the costs associated with your funeral before you die (H2E)
File: rfs-2012-data

## Overview

## Medical insurance (including RAMA, MMI) (H31_H3A)

File: rfs-2012-data

## Overview

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

## If not self covered: Are you covered by someone else's insurance? Medical insurance (H31_H3B)

File: rfs-2012-data

## Overview

## Mutuelle de Sante (MdS) (H32_H3A)

File: rfs-2012-data

## Overview

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

If not self covered: Are you covered by someone else's insurance? Mutuelle de Sante (H32_H3B)
File: rfs-2012-data

## Overview

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

## Third party insurance (H41)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Valid cases: 6150
Invalid: 0

Valid cases: 6150
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## Household insurance (H42)

File: rfs-2012-data

## Overview

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

## Life insurance (H43)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Credit life (insurance linked to a loan) (H44)
File: rfs-2012-data

## Overview

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

## Caisse Sociale du Rwanda/Rwanda Social Security Board (H45) File: rfs-2012-data

## Overview

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

## Other insurance (H46)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 6150
Invalid: 0

Uninsured: Main reason for not having insurance (H5)
File: rfs-2012-data

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

In the past 6 months, have you sent money to someone in a different place within the country? (I1A)
File: rfs-2012-data

## Overview

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

In the past 6 months, have you sent money to someone outside the country? (I1B)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

## Who did you send money to? Spouse (I21_I2A)

File: rfs-2012-data

## Overview

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

## Where were you sending the money? Spouse (I21_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Spouse (I21_I2C)

File: rfs-2012-data

## Overview

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

Invalid: 6123

How do you mostly send money? Spouse (I21_I2D)
File: rfs-2012-data

## Overview

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

## How much did you send the last time? Spouse (I21_I2E)

File: rfs-2012-data

## Overview

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

## Who did you send money to? Child (I22_I2A)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5646

## Where were you sending the money? Child (I22_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Child (I22_I2C)

File: rfs-2012-data

## Overview

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

## How do you mostly send money? Child (I22_I2D)

File: rfs-2012-data

## Overview

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

## How much did you send the last time? Child (I22_I2E)

File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 7
Decimals: 0
Range: 1000-8000000

Valid cases: 138
Invalid: 6012
Minimum: 1000
Maximum: 8000000
Mean: 166418.8
Standard deviation: 861056.2

## Who did you send money to? Parent (I23_I2A)

File: rfs-2012-data

## Overview

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

Valid cases: 504
Invalid: 5646

## Where were you sending the money? Parent (I23_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Parent (I23_I2C)

File: rfs-2012-data

## Overview

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

Invalid: 6094

## How do you mostly send money? Parent (I23_I2D)

File: rfs-2012-data

## Overview

Type: Discrete

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

## How much did you send the last time? Parent (I23_I2E)

File: rfs-2012-data

## Overview

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

## Who did you send money to? Other family member (I24_I2A)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5646

## Width: 1

Decimals: 0
Range: 1-2

## Where were you sending the money? Other family member (I24_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Other family member (I24_I2C)

File: rfs-2012-data

## Overview

## How do you mostly send money? Other family member (I24_I2D)

File: rfs-2012-data

## Overview

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

## How much did you send the last time? Other family member (I24_I2E)

File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 7
Decimals: 0
Range: 500-5000000

Valid cases: 193
Invalid: 5957
Minimum: 500
Maximum: 5000000
Mean: 86697.4
Standard deviation: 484989.1

## Who did you send money to? Friend (I25_I2A)

File: rfs-2012-data

## Overview

## Where were you sending the money? Friend (I25_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Friend (I25_I2C)

File: rfs-2012-data

## Overview

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

Invalid: 6074

How do you mostly send money? Friend (I25_I2D)
File: rfs-2012-data

## Overview

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

## How much did you send the last time? Friend (I25_I2E)

File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 6
Decimals: 0
Range: 500-500000

Valid cases: 76
Invalid: 6074
Minimum: 500
Maximum: 500000
Mean: 27434.2
Standard deviation: 63078.5

## Who did you send money to? Supplier or business (I26_I2A)

File: rfs-2012-data

## Overview

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

Valid cases: 504
Invalid: 5646

## Where were you sending the money? Supplier or business (I26_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? Supplier or business (I26_I2C)

File: rfs-2012-data

## Overview

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

## How do you mostly send money? Supplier or business (I26_I2D)

File: rfs-2012-data

## Overview

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

## How much did you send the last time? Supplier or business (I26_I2E)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 18

Format: numeric Invalid: 6132

## Who did you send money to? Someone borrowed from (I27_I2A)

File: rfs-2012-data

## Overview

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

## Where were you sending the money? Someone borrowed from (I27_I2B)

File: rfs-2012-data

## Overview

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

How often do you send money? Someone borrowed from (I27_I2C) File: rfs-2012-data

Overview

Format: numeric
Invalid: 6146
Width: 1
Decimals: 0
Range: 1-6

How do you mostly send money? Someone borrowed from (I27_I2D)
File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 4
Invalid: 6146

Width: 1
Decimals: 0
Range: 1-7

## How much did you send the last time? Someone borrowed from (I27_I2E)

File: rfs-2012-data

## Overview

| Type: Discrete | Valid cases: 4 |
| :--- | :--- |
| Format: numeric | Invalid: 6146 |
| Width: 6 |  |
| Decimals: 0 |  |
| Range: $10000-380000$ |  |

Who did you send money to? School, college, university (I28_I2A)
File: rfs-2012-data

## Overview

## Where were you sending the money? School, college, university (I28_I2B)

File: rfs-2012-data

## Overview

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

## How often do you send money? School, college, university (I28_I2C)

File: rfs-2012-data

## Overview

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

How do you mostly send money? School, college, university (I28_I2D)
File: rfs-2012-data
Overview
Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-7

How much did you send the last time? School, college, university (I28_I2E)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 8
Format: numeric
Width: 7
Decimals: 0
Range: 20000-1600000

## Who did you send money to? Other (I29_I2A)

File: rfs-2012-data

```
Overview
```


## Who did you send money to? Other (I29_I2A)

File: rfs-2012-data

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

Valid cases: 504
Invalid: 5646

## Where were you sending the money? Other (I29_I2B)

File: rfs-2012-data

## Overview

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

How often do you send money? Other (I29_I2C)
File: rfs-2012-data

## Overview

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

## How do you mostly send money? Other (I29_I2D)

File: rfs-2012-data

## Overview

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

## How much did you send the last time? Other (I29_I2E)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6142

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

## From whom did you receive money? Spouse (I41_I4A)

File: rfs-2012-data

## Overview

Valid cases: 470
Invalid: 5680

Width: 1
Decimals: 0
Range: 1-2

## Where did they send the money from? Spouse (I41_I4B)

File: rfs-2012-data

## Overview

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

## How often did they send you money? Spouse (I41_I4C)

File: rfs-2012-data

## Overview

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

## How do they mostly send the money to you? Spouse (I41_I4D)

File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Spouse (I41_I4E)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6094
Width: 1
Decimals: 0
Range: 1-5

## From whom did you receive money? Child (I42_I4A)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Valid cases: 470
Invalid: 5680

Width: 1
Decimals: 0
Range: 1-2

## Where did they send the money from? Child (I42_I4B)

File: rfs-2012-data

## Overview

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

How often did they send you money? Child (I42_I4C)
File: rfs-2012-data

## Overview

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

Invalid: 6078

## How do they mostly send the money to you? Child (I42_I4D) <br> File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 72
Format: numeric Invalid: 6078

## Width: 1

Decimals: 0
Range: 1-7

## What did you use most of the money they sent you for? Child (I42_I4E)

File: rfs-2012-data

## Overview

## From whom did you receive money? Parent (I43_I4A) <br> File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Valid cases: 470
Invalid: 5680

## Where did they send the money from? Parent (I43_I4B)

File: rfs-2012-data

## Overview

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

How often did they send you money? Parent (I43_I4C)
File: rfs-2012-data

## Overview

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

## How do they mostly send the money to you? Parent (I43_I4D)

File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Parent (I43_I4E)

File: rfs-2012-data
Overview

Format: numeric
Invalid: 6134
Width: 1
Decimals: 0
Range: 1-5

## From whom did you receive money? Other family member (I44_I4A)

File: rfs-2012-data

## Overview

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

## Where did they send the money from? Other family member (I44_I4B)

File: rfs-2012-data

## Overview

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

## How often did they send you money? Other family member (I44_I4C)

File: rfs-2012-data

## How often did they send you money? Other family member (I44_I4C)

File: rfs-2012-data
Type: Discrete Valid cases: 183
Format: numeric
Invalid: 5967
Width: 1
Decimals: 0
Range: 1-6

## How do they mostly send the money to you? Other family member (I44_I4D)

File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Other family member (I44_I4E)

File: rfs-2012-data

## Overview

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

## From whom did you receive money? Friend (I45_I4A)

File: rfs-2012-data

## Overview

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

## Where did they send the money from? Friend (I45_I4B)

File: rfs-2012-data

## Overview

## How often did they send you money? Friend (I45_I4C)

File: rfs-2012-data

## Overview

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

## How do they mostly send the money to you? Friend (I45_I4D)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 112
Format: numeric
Width: 1
Decimals: 0
Range: 1-7

Invalid: 6038

## What did you use most of the money they sent you for? Friend (I45_I4E)

File: rfs-2012-data

## Overview

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

## From whom did you receive money? Customer (I46_I4A)

File: rfs-2012-data

## Overview

Type: Discrete

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Valid cases: 470
```

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

## Where did they send the money from? Customer (I46_I4B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 9
Format: numeric
Invalid: 6141

Width: 1
Decimals: 0
Range: 1-3

Invalid: 5680

## How often did they send you money? Customer (I46_I4C)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 9
Format: numeric Invalid: 6141

How do they mostly send the money to you? Customer (I46_I4D)
File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Customer (I46_I4E)

File: rfs-2012-data

## Overview

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

## From whom did you receive money? Someone you lent money to (I47_I4A)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 470

Format: numeric Invalid: 5680
Width: 1
Decimals: 0
Range: 1-2

## Where did they send the money from? Someone you lent money to (I47_I4B)

File: rfs-2012-data

## Overview

## How often did they send you money? Someone you lent money to (I47_I4C)

File: rfs-2012-data

## Overview

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

## How do they mostly send the money to you? Someone you lent money to (I47_I4D)

File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Someone you lent money to (I47_I4E)

File: rfs-2012-data
Overview

# From whom did you receive money? Other (I48_I4A) 

File: rfs-2012-data

## Overview

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

## Where did they send the money from? Other (I48_I4B)

File: rfs-2012-data

## Overview

## How often did they send you money? Other (I48_I4C)

File: rfs-2012-data

## Overview

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

How do they mostly send the money to you? Other (I48_I4D)
File: rfs-2012-data

## Overview

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

## What did you use most of the money they sent you for? Other (I48_I4E)

File: rfs-2012-data

## Overview

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

Have you received money using a mobile phone? (I5A1)
File: rfs-2012-data

## Overview

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

Have you sent money using a mobile phone? (I5A2)
File: rfs-2012-data

## Overview

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

Valid cases: 470
Invalid: 5680

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

File: rfs-2012-data

## Overview

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

In the past 6 months have you received money using a mobile phone? (I5B2)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data
Overview

Format: numeric
Invalid: 5698
Width: 1
Decimals: 0
Range: 1-2

QI6A=no: What is the most important reason why you would not use a mobile phone to send money? (I6B)
File: rfs-2012-data

## Overview

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

Invalid: 6051

If you are not employed you cannot open a bank account (J1A)
File: rfs-2012-data

```
Overview
```


## If you are not employed you cannot open a bank account (J1A) File: rfs-2012-data

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

Valid cases: 6150
Invalid: 0

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

File: rfs-2012-data

## Overview

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

You can easily live your life without a bank account (J1C)
File: rfs-2012-data

## Overview

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

Most services from banks are also offered elsewhere (J1D)
File: rfs-2012-data

## Overview

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

You trust banks with your money (J1E)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0

## Banking is for people like me (J1F)

File: rfs-2012-data
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-3

## Banks treat people with respect (J1G)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

## At which bank? Savings account (J21B1)

File: rfs-2012-data

## Overview

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

## At which bank? Savings account (J21B2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 879
Format: numeric
Invalid: 5271

## Width: 2

Decimals: 0
Range: 1-99

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

File: rfs-2012-data

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Valid cases: 391
Invalid: 5759

Non-users: Main reason for not using: Savings account (J21D)
File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

## At which bank? Fixed deposit (J22B1)

File: rfs-2012-data

## Overview

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

## At which bank? Fixed deposit (J22B2)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 245
Invalid: 5905

Width: 1
Decimals: 0
Range: 1-2

Usage in past 6 months: Fixed deposit (J22CII)
File: rfs-2012-data

## Overview

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

Non-users: Main reason for not using: Fixed deposit (J22D)
File: rfs-2012-data

## Overview

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

## Loan with a bank (J23A)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

At which bank? (J23B1)
File: rfs-2012-data

## At which bank? (J23B1)

File: rfs-2012-data

## Overview

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

## At which bank? (J23B2)

File: rfs-2012-data

## Overview

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

## ATM/Debit card (J24A)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6031

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 44
Invalid: 6106

Width: 1
Decimals: 0
Range: 1-2

Non-users: Main reason for not using: ATM or Debit card (J24D)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 21

Format: numeric Invalid: 6129
Width: 1
Decimals: 0
Range: 1-6

## Current or Cheque account (J25A)

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5434

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

File: rfs-2012-data

## Overview

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

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

File: rfs-2012-data

## Overview

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

Invalid: 5434

Usage in past 6 months: Current or Cheque account (J25CII)
File: rfs-2012-data

## Overview

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

## Non-users: Main reason for not using: Current or Cheque account (J25D)

File: rfs-2012-data

## Overview

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

## Overdraft facilities (J26A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## At which bank? Overdraft facilities (J26B1)

File: rfs-2012-data

## Overview

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

## At which bank? Overdraft facilities (J26B2)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 23
Invalid: 6127

Width: 2
Decimals: 0
Range: 1-99

Usage in past month: Overdraft facilities (J26CI)
File: rfs-2012-data

## Overview

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

## Usage in past 6 months: Overdraft facilities (J26CII)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 4
Format: numeric
Invalid: 6146
Width: 1
Decimals: 0
Range: 1-2

Non-users: Main reason for not using: Overdraft facilities (J26D)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6143

## Width: 1

Decimals: 0
Range: 1-6

## Credit Card (J27A)

File: rfs-2012-data

## Overview

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

## At which bank? Credit Card (J27B1)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 3
Invalid: 6147

Width: 2
Decimals: 0
Range: 1-99

## At which bank? Credit Card (J27B2)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 3
Format: numeric Invalid: 6147
Width: 2
Decimals: 0
Range: 1-99

## Usage in past month: Credit Card (J27CI)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 3
Format: numeric
Invalid: 6147
Width: 1
Decimals: 0
Range: 1-2

## Usage in past 6 months: Credit Card (J27CII)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6150

## Non-users: Main reason for not using: Credit Card (J27D)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2
Format: numeric
Invalid: 6148
Width: 1
Decimals: 0
Range: 1-6

## Foreign bank account (J28A)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 6150
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## At which bank? Foreign bank account (J28B1)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 2
Format: numeric Invalid: 6148
Width: 2
Decimals: 0
Range: 1-99

## At which bank? Foreign bank account (J28B2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2
Format: numeric
Invalid: 6148
Width: 2
Decimals: 0
Range: 1-99

## Usage in past month: Foreign bank account (J28CI)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6148

## Usage in past 6 months: Foreign bank account (J28CII)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 1

Format: numeric
Invalid: 6149
Width: 1
Decimals: 0
Range: 1-2

## Non-users: Main reason for not using: Foreign bank account (J28D)

File: rfs-2012-data

## Overview

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

## Other bank product (J29A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0

Width: 1
Decimals: 0
Range: 1-2

## At which bank? Other (J29B1)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 0

Format: numeric
Invalid: 6150
Width: 2
Decimals: 0
Range: 1-99

## At which bank? Other (J29B2)

File: rfs-2012-data

## Overview

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

## Usage in past month: Other (J29CI)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 0
Invalid: 6150

- 6150

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

## Usage in past 6 months: Other (J29CII)

File: rfs-2012-data

## Overview

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

Non-users: Main reason for not using: Other (J29D)
File: rfs-2012-data

## Overview

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

Do you have a bank account in your name? (J3A)
File: rfs-2012-data

## Overview

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

Can you use/access your bank account when you want to? (J3B)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5347
Width: 1
Decimals: 0
Range: 1-2

Those who can't access/use:What is the main reason you are not able to use/access your account when you want to? (J3C)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 29
Format: numeric
Invalid: 6121
Width: 1
Decimals: 0
Range: 1-6

For approximately how long have you had a bank account? (J3D) File: rfs-2012-data

Overview

Format: numeric

## What was the main reason you opened a bank account? (J3E)

File: rfs-2012-data

## Overview

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

Valid cases: 803
Invalid: 5347

When you first opened a bank account, did you have an account with a SACCO or MFI? (J3F)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 803

Format: numeric Invalid: 5347
Width: 1
Decimals: 0
Range: 1-2

J3F=Yes: Did you close any of these when you opened your bank account? (J3G)
File: rfs-2012-data

## Overview

When you first opened a bank account, were you member of a group such as a savings and loan group or a savings club/tontine? (J3H)
File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Invalid: 5347
Width: 1
Decimals: 0
Range: 1-2

J3H=Yes: Did you give up your membership with any of these when you opened your bank account? (J3I)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 226
Format: numeric
Invalid: 5924
Width: 1
Decimals: 0
Range: 1-2

## Are you using someone else's bank account? (J4A)

File: rfs-2012-data
Overview
Type: Discrete Valid cases: 6150

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

J4A=Yes: Can you use/access this bank account when you want to? (J4B)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 299
Format: numeric
Width: 1
Decimals: 0
Range: 1-2
$\mathrm{J} 4 \mathrm{~B}=\mathrm{No}$ : What is the main reason you are not able to use/access your account when you want to? (J4C)
File: rfs-2012-data

[^7]
# J4B=No: What is the main reason you are not able to use/access your account when you want to? (J4C) 

File: rfs-2012-data
Type: Discrete Valid cases: 67
Format: numeric Invalid: 6083
Width: 1
Decimals: 0
Range: 1-6

## Whose account(s) are you using? Spouse or partner (J4D1)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5918

## Width: 1

Decimals: 0
Range: 1-9

## Whose account(s) are you using? Child (J4D2)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 2-9

Valid cases: 232
Invalid: 5918

## Whose account(s) are you using? Parent (J4D3)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 232
Format: numeric
Invalid: 5918
Width: 1
Decimals: 0
Range: 3-9

Whose account(s) are you using? Other family member (J4D4)
File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 4-9

Valid cases: 232
Invalid: 5918

Whose account(s) are you using? Neighbour or friend (J4D5)
File: rfs-2012-data

## Whose account(s) are you using? Neighbour or friend (J4D5)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 232
Format: numeric
Invalid: 5918

## Width: 1

Decimals: 0
Range: 5-9

## Whose account(s) are you using? Savings club (J4D6)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 232
Format: numeric
Width: 1
Decimals: 0
Range: 6-9

Invalid: 5918

## Whose account(s) are you using? Community organisation (J4D7)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 232
Format: numeric Invalid: 5918
Width: 1
Decimals: 0
Range: 7-9

## Whose account(s) are you using? Other (J4D8)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 232
Format: numeric
Invalid: 5918
Width: 1
Decimals: 0
Range: 8-9

## What is the main reason why you are using someone else's account? (J4E)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 232
Format: numeric
Invalid: 5918
Width: 1
Decimals: 0
Range: 1-6

## Done in past 6 months: Cash a cheque (J51)

File: rfs-2012-data

## Overview

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

## Done in past 6 months: Deposit cash into a bank account (J52)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

Done in past 6 months: Deposit a cheque into a bank account (J53)
File: rfs-2012-data

## Overview

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

## Done in past 6 months: Cash withdrawal from a bank account (J54A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## From branch or ATM? Cash withdrawal from a bank account (J54B)

File: rfs-2012-data

## Overview

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

Valid cases: 643
Invalid: 5507

Done in past 6 months: Paid people or bills using a cheque (J55) File: rfs-2012-data

## Overview

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

## Done in past 6 months: Money transfers between your own bank accounts (J56)

File: rfs-2012-data

## Overview

## Done in past 6 months: Money transfer to another person's bank account (J57)

File: rfs-2012-data

## Overview

## Done in past 6 months: Received money from someone into a bank account (J58)

File: rfs-2012-data

## Overview

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

## Done in past 6 months: Get a bank statement (J59)

File: rfs-2012-data

## Overview

Done in past 6 months: Internet banking transaction (J510)
File: rfs-2012-data

## Overview

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

## Done in past 6 months: Mobile banking transaction (J511)

File: rfs-2012-data

## Overview

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

## Unbanked:What is the main reason why do you not have a bank account? (J6)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5187
Format: numeric
Invalid: 963
Width: 2
Decimals: 0
Range: 1-13

## Do you have a MFI account? (J7A)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric

## Width: 1

Decimals: 0
Range: 1-2

## Have you used your MFI account in the past month? (J7B1)

File: rfs-2012-data

## Overview

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

Valid cases: 198
Invalid: 5952

## Have you used your MFI account this year? (J7B2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 106
Format: numeric
Invalid: 6044
Width: 1
Decimals: 0
Range: 1-2

## Non users: What is the main reason for you not using your MFI account? (J7C)

File: rfs-2012-data
Overview
Type: Discrete
Format: numeric
Invalid: 6044
Width: 1
Decimals: 0
Range: 1-6

## What do you usually use your MFI account for? Saving (J7D1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 198
Format: numeric
Invalid: 5952
Width: 1
Decimals: 0
Range: 1-9

## What do you usually use your MFI account for? Credit (J7D2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 198
Format: numeric
Invalid: 5952

## Width: 1

Decimals: 0
Range: 2-9

## What do you usually use your MFI account for? Other (J7D3)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 3-9

Valid cases: 198
Invalid: 5952

## For approximately how long have you had an account with a MFI? (J7E)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 198
Format: numeric
Invalid: 5952
Width: 1
Decimals: 0
Range: 1-5

## Why did you mainly open a MFI account? (J7F)

File: rfs-2012-data
Overview

## When you first opened a MFI account, did you have an account with a bank or a SACCO? (J7G)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 198
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Invalid: 5952

J7G=Yes: Did you close any of these when you opened your MFI account? (J7H)
File: rfs-2012-data

## Overview

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

When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? (J7I)
File: rfs-2012-data

[^8]
## When you first opened a MFI account, were you member of a group such as a savings and loan group or a savings club/tontine? <br> (J7I)

File: rfs-2012-data
Type: Discrete Valid cases: 198
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

J7I=Yes: Did you give up your membership with any of these when you opened your MFI account? (J7J)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 64
Format: numeric
Invalid: 6086
Width: 1
Decimals: 0
Range: 1-2

Are you a member of an umurenge SACCO or do you have an umurenge SACCO account? (J8A)
File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric Invalid: 0

## Have you used your umurenge SACCO account in the past month? (J8B1)

File: rfs-2012-data

## Overview

# Have you used your umurenge SACCO account this year? (J8B2) 

File: rfs-2012-data

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

Valid cases: 649
Invalid: 5501

## Non-users: What is the main reason for you not using your SACCO account? (J8C)

File: rfs-2012-data
Overview
Type: Discrete Valid cases: 232

Format: numeric
Invalid: 5918
Width: 1
Decimals: 0
Range: 1-6

## What do you usually use your umurenge SACCO account for?

Savings (J8D1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1264
Format: numeric
Invalid: 4886
Width: 1
Decimals: 0
Range: 1-9

## What do you usually use your umurenge SACCO account for? <br> Credit (J8D2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1264
Format: numeric
Invalid: 4886
Width: 1
Decimals: 0
Range: 2-9

## What do you usually use your umurenge SACCO account for? Other (J8D3)

File: rfs-2012-data

## Overview

## For approximately how long have you been a member of an umurenge SACCO? (J8E)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1264
Format: numeric
Invalid: 4886
Width: 1
Decimals: 0
Range: 1-5

Why did you mainly become a member? (J8F)
File: rfs-2012-data
Overview

When you first became a member/opened your umurenge SACCO account, did you have an account with a bank or a MFI? (J8G)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1264
Format: numeric
Invalid: 4886
Width: 1
Decimals: 0
Range: 1-2

J8G=Yes: Did you close any of these when you opened your umurenge SACCO account/became a member? (J8H)
File: rfs-2012-data

## Overview

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

When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine? (J8I)
File: rfs-2012-data

[^9]When you first became a member/opened your umurenge SACCO account, were you member of a group such as a savings and loan group or a savings club/tontine? (J8I)
File: rfs-2012-data
Type: Discrete
Valid cases: 1264
Format: numeric
Invalid: 4886
Width: 1
Decimals: 0
Range: 1-2

J8I=Yes: Did you give up your membership with any of these when you became a member/opened your umurenge SACCO account? (J8J)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 551

Format: numeric
Valid cases: 55
Width: 1
Decimals: 0
Range: 1-2

Do you belong to a savings groups such as a VSLA, SILC, tontine, ikibina? (K1A)
File: rfs-2012-data

## Overview

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

Which of the following do you do with the group? Save (K1B1)
File: rfs-2012-data
Overview

Which of the following do you do with the group? Borrow (K1B2)
File: rfs-2012-data

[^10]
## Which of the following do you do with the group? Borrow (K1B2) File: rfs-2012-data

Type: Discrete
Format: numeric Width: 1
Decimals: 0
Range: 2-9

Valid cases: 2262
Invalid: 3888

## Which of the following do you do with the group? Other (K1B3)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 3-9

Valid cases: 2262
Invalid: 3888

For approximately how long have you been a member of such a group? (K1C)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-5

Club activities: Lend money out to members when they need the money (K2A)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

Club activities: Lend out money to non-members when they want to borrow (K2B)
File: rfs-2012-data

## Overview

## Club activities: Give collected money to one member every month (K2C)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

Club activities: Keep the collected money for members and members can withdraw this money when they need it (K2D)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

## Club activities: Keep the collected money for members and give to members after a certain period of time (K2E)

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

## Club activities: Buy assets as a group (K2F)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888

## Club activities: Raise or save money for funerals for group members (K2H)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

## Club activities: Raise or save money for other emergencies for group members (K2I)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 2262
Format: numeric Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

Club activities: Act as guarantor when members want to borrow money somewhere else (K2J)
File: rfs-2012-data
Overview

What is the main reason why you belong to a group? (K3A)
File: rfs-2012-data

## Overview

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

## I have more discipline in saving with a group than any other way (K3B1)

File: rfs-2012-data

[^11]
## I have more discipline in saving with a group than any other way (K3B1)

File: rfs-2012-data
Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

## I have more discipline paying back money borrowed from a group (K3B2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2262
Format: numeric
Invalid: 3888
Width: 1
Decimals: 0
Range: 1-3

Are you a member of any other group or organisation? (K4A)
File: rfs-2012-data

## Overview

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

What type of group/organisation? Business organisation (K4B1)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 1151
Format: numeric Invalid: 4999
Width: 1
Decimals: 0
Range: 1-9

## What type of group/organisation? Farmer's association (K4B2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1151
Format: numeric
Invalid: 4999
Width: 1
Decimals: 0
Range: 2-9

## What type of group/organisation? Market/traders association (K4B3)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1151
Format: numeric
Invalid: 4999
Width: 1
Decimals: 0
Range: 3-9

## What type of group/organisation? Cooperative (K4B4)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 4999
Width: 1
Decimals: 0
Range: 4-9

## What type of group/organisation? Church/religious group (K4B5)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Valid cases: 1151
Invalid: 4999
Width: 1
Decimals: 0
Range: 5-9

## What type of group/organisation? Women's/men's group (K4B6)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Invalid: 4999
Width: 1
Decimals: 0
Range: 6-9

## What type of group/organisation? Other (K4B7)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1151
Format: numeric
Width: 1
Decimals: 0
Range: 7-9

Invalid: 4999

## Household involvement in farming (L1)

File: rfs-2012-data

## Overview

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

## Farming activities: Cattle (L21)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Invalid: 740

Farming activities: Goats, sheep, pigs, etc (L22)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 5410
Format: numeric Invalid: 740
Width: 1
Decimals: 0
Range: 2-9

## Farming activities: Other livestock such as chickens, rabbits, etc (L23)

File: rfs-2012-data

## Overview

## Farming activities: Fruit - such as bananas, pineapple, avocado, pepper, papaya, passion fruit (L25)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Invalid: 740
Width: 1
Decimals: 0
Range: 5-9

## Farming activities: Vegetables - tomatoes, carrots, onions, cabbages, etc (L26)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 5410
Format: numeric Invalid: 740
Width: 1
Decimals: 0
Range: 6-9

## Farming activities: Grains (L27)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Invalid: 740
Width: 1
Decimals: 0
Range: 7-9

## Farming activities: Roots (L28)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Invalid: 740
Width: 1
Decimals: 0
Range: 8-9

## Farming activities: Beans, peas, ground nuts (L29)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Invalid: 740
Width: 2
Decimals: 0
Range: 9-99

Farming activities: Banana (L210)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 5410
Format: numeric Invalid: 740
Width: 2
Decimals: 0
Range: 10-99

## Farming activities: Other (L211)

File: rfs-2012-data

## Overview

Valid cases: 5410
Format: numeric
Width: 2
Decimals: 0
Range: 11-99

Invalid: 740

## Livestock owners: Your household will never sell your livestock (L3A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 3325
Format: numeric
Invalid: 2825
Width: 1
Decimals: 0
Range: 1-3

## Livestock owners: Your household will use your livestock as security when you need to borrow money (L3B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 3325
Format: numeric
Invalid: 2825
Width: 1
Decimals: 0
Range: 1-3

Livestock owners: Your household regards your livestock as a form of savings (L3C)
File: rfs-2012-data

## Overview

# Livestock owners: Your household will sell some of your livestock to get cash when you need cash (L3D) 

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 3325
Format: numeric
Invalid: 2825
Width: 1
Decimals: 0
Range: 1-3

## Do you/your household farm mostly for consumption or selling? (L4)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 5410
Format: numeric
Invalid: 740
Width: 1
Decimals: 0
Range: 1-3

## Where do you mainly get the money for inputs? (L5)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 1-16

Valid cases: 5410
Invalid: 740

## How do you usually pay for food/groceries? (M1_M1A)

File: rfs-2012-data

## Overview

## How do you usually pay for clothes? (M1_M1B)

File: rfs-2012-data

## Overview

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

How would you pay for larger goods/appliances? (M1_M1C)
File: rfs-2012-data

## Overview

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

## Income source: Salary or wages from Government (M21_M2A)

File: rfs-2012-data

## Overview

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

## How often do you usually receive money from: Salary or wages from Government (M21_M2B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 210
Format: numeric
Invalid: 5940
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Salary or wages from Government (M21_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 210

Format: numeric Invalid: 5940
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Salary or wages from
Government (M21_M2C2)
File: rfs-2012-data

## Overview

How do you receive the money from: Salary or wages from Government (M21_M2C3)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 210
Format: numeric
Invalid: 5940
Width: 1
Decimals: 0
Range: 1-9

## Income source: Salary or wages from a business or company (M22_M2A)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 6150
Format: numeric Invalid: 0
Width: 1
Decimals: 0
Range: 2-9

How often do you usually receive money from: Salary or wages
from a business or company (M22_M2B)
File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 259
Format: numeric
Invalid: 5891
Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Salary or wages from a business or company (M22_M2C1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 259
Format: numeric
Invalid: 5891
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Salary or wages from a business or company (M22_M2C2)
File: rfs-2012-data

[^12]
# How do you receive the money from: Salary or wages from a business or company (M22_M2C2) 

File: rfs-2012-data
Type: Discrete
Valid cases: 259
Format: numeric
Invalid: 5891
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Salary or wages from a business or company (M22_M2C3)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 259
Format: numeric Invalid: 5891
Width: 1
Decimals: 0
Range: 1-9

## Income source: Salary or wages from a farmer (M23_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Width: 1
Decimals: 0
Range: 3-9

## How often do you usually receive money from: Salary or wages from a farmer (M23_M2B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 970
Format: numeric
Invalid: 5180
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Salary or wages from a farmer (M23 M2C1)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5180
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Salary or wages from a farmer (M23_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 970
Format: numeric
Invalid: 5180
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Salary or wages from a farmer (M23 M2C3)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 970
Format: numeric Invalid: 5180
Width: 1
Decimals: 0
Range: 1-9

## Income source: Salary or wages from an individual (M24_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 4-9

## How often do you usually receive money from: Salary or wages from an individual (M24_M2B)

File: rfs-2012-data

## Overview

## Type: Discrete

Valid cases: 206
Format: numeric
Invalid: 5944
Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Salary or wages from an individual (M24 M2C1)
File: rfs-2012-data

## How do you receive the money from: Salary or wages from an individual (M24_M2C1)

File: rfs-2012-data
Type: Discrete
Valid cases: 206
Format: numeric
Invalid: 5944
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Salary or wages from an individual (M24_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 206
Format: numeric
Invalid: 5944
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Salary or wages from an individual (M24_M2C3)

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 206
Format: numeric
Invalid: 5944
Width: 1
Decimals: 0
Range: 1-9

## Income source: Self-employed (have own business) (M25_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 5-9

How often do you usually receive money from: Self-employed
(have own business) (M25_M2B)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5634
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Self-employed (have own business) (M25_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 516
Format: numeric
Invalid: 5634
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Self-employed (have own business) (M25_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Invalid: 5634
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Self-employed (have own business) (M25_M2C3)

File: rfs-2012-data
Overview
Type: Discrete
Format: numeric
Invalid: 5634
Width: 1
Decimals: 0
Range: 1-9

Income source: Money from farming (M26_M2A)
File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 6-9

How often do you usually receive money from: Money from farming (M26_M2B)
File: rfs-2012-data

[^13]
## How often do you usually receive money from: Money from farming (M26_M2B)

File: rfs-2012-data
Type: Discrete Valid cases: 2889
Format: numeric
Invalid: 3261
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Money from farming (M26_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2889
Format: numeric
Invalid: 3261
Width: 1
Decimals: 0
Range: 1-5

# How do you receive the money from: Money from farming (M26_M2C2) 

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2889
Format: numeric
Invalid: 3261
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Money from farming (M26_M2C3)

File: rfs-2012-data

## Overview

Width: 1

File: rfs-2012-data

## Overview

# How often do you usually receive money from: Money from fishing (M27_M2B) 

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 20
Format: numeric
Invalid: 6130
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Money from fishing (M27_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 20

Format: numeric
Invalid: 6130
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Money from fishing (M27_M2C2)

File: rfs-2012-data

## Overview

# How do you receive the money from: Money from fishing (M27_M2C3) 

File: rfs-2012-data

## Overview

Valid cases: 20
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

Invalid: 6130

Income source: Rental income (M28_M2A)
File: rfs-2012-data

## Income source: Rental income (M28_M2A)

File: rfs-2012-data

Type: Discrete
Format: numeric Width: 1
Decimals: 0
Range: 8-9

Valid cases: 6150
Invalid: 0

## How often do you usually receive money from: Rental income (M28_M2B)

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 127
Format: numeric
Invalid: 6023
Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Rental income (M28_M2C1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 127
Format: numeric
Invalid: 6023
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Rental income (M28_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 127
Format: numeric
Invalid: 6023
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Rental income (M28_M2C3)
File: rfs-2012-data

## Overview

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

Valid cases: 127
Invalid: 6023

File: rfs-2012-data

## Income source: Private pension (M29_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 9-99

## How often do you usually receive money from: Private pension (M29_M2B)

File: rfs-2012-data

## Overview

Format: numeric

## How do you receive the money from: Private pension (M29_M2C1)

File: rfs-2012-data

## Overview

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

Valid cases: 227
Invalid: 5923

How do you receive the money from: Private pension (M29_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete

```
Valid cases: 227
```

Format: numeric
Invalid: 5923
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Private pension (M29_M2C3)
File: rfs-2012-data

## Overview

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

Valid cases: 227
Invalid: 5923

## Income source: Government pension (M210_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 10-99

## How often do you usually receive money from: Government pension (M210_M2B)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6126
Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Government pension (M210_M2C1)
File: rfs-2012-data

## Overview

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

Valid cases: 24
Invalid: 6126

## How do you receive the money from: Government pension (M210_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 24
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Government pension (M210_M2C3)
File: rfs-2012-data

[^14]
# How do you receive the money from: Government pension (M210_M2C3) 

File: rfs-2012-data
Type: Discrete Valid cases: 24
Format: numeric Invalid: 6126
Width: 1
Decimals: 0
Range: 1-9

Income source: Government or state grant or VUP grant or VUP cash transfer (M211_M2A)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 11-99

How often do you usually receive money from: Government or state grant or VUP grant or VUP cash transfer (M211_M2B)
File: rfs-2012-data
Overview

How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211_M2C1)
File: rfs-2012-data

## Overview

How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211_M2C2)
File: rfs-2012-data

[^15]
# How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211_M2C2) 

File: rfs-2012-data
Type: Discrete
Format: numeric
Invalid: 6102
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Government or state grant or VUP grant or VUP cash transfer (M211_M2C3)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 48
Format: numeric
Invalid: 6102
Width: 1
Decimals: 0
Range: 1-9

## Income source: Maintenance money (M212_M2A)

File: rfs-2012-data

## Overview

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

How often do you usually receive money from: Maintenance money (M212_M2B)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 11
Format: numeric
Invalid: 6139

Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Maintenance money (M212_M2C1)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 6139

## How do you receive the money from: Maintenance money (M212_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 11
Format: numeric
Invalid: 6139
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Maintenance money (M212_M2C3)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 11
Format: numeric Invalid: 6139

## Income source: Remittances (money from friends or family) <br> (M213_M2A)

File: rfs-2012-data
Overview
Type: Discrete Valid cases: 6150

Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 13-99

How often do you usually receive money from: Remittances (money from friends or family) (M213_M2B)
File: rfs-2012-data

## Overview

Valid cases: 292
Invalid: 5858

Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Remittances (money from friends or family) (M213_M2C1)
File: rfs-2012-data

[^16]
# How do you receive the money from: Remittances (money from friends or family) (M213_M2C1) 

File: rfs-2012-data
Type: Discrete
Valid cases: 292
Format: numeric
Invalid: 5858
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Remittances (money from friends or family) (M213_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 292
Format: numeric Invalid: 5858
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Remittances (money from friends or family) (M213_M2C3)
File: rfs-2012-data
Overview
Type: Discrete Valid cases: 292

Format: numeric
Invalid: 5858
Width: 1
Decimals: 0
Range: 1-9

Income source: Get money from household member (M214_M2A)
File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

How often do you usually receive money from: Get money from household member (M214_M2B)
File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5811
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Get money from household member (M214_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 339
Format: numeric
Invalid: 5811
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Get money from household member (M214_M2C2)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 339
Format: numeric
Invalid: 5811
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Get money from household member (M214_M2C3)

File: rfs-2012-data
Overview
Type: Discrete Valid cases: 339

Format: numeric
Invalid: 5811
Width: 1
Decimals: 0
Range: 1-9

## Income source: Household member pays expenses (M215_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 15-99

How often do you usually receive money from: Household member pays expenses (M215_M2B)
File: rfs-2012-data

[^17]
# How often do you usually receive money from: Household member pays expenses (M215_M2B) 

File: rfs-2012-data
Type: Discrete Valid cases: 83
Format: numeric
Invalid: 6067
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Household member pays expenses (M215_M2C1)

File: rfs-2012-data

## Overview

| Type: Discrete | Valid cases: 83 |
| :--- | :--- |
| Format: numeric | Invalid: 6067 |

Format: numeric Invalid: 6067
Width: 1
Decimals: 0
Range: 1-5

## How do you receive the money from: Household member pays expenses (M215_M2C2)

File: rfs-2012-data
Overview
Type: Discrete Valid cases: 83

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

How do you receive the money from: Household member pays expenses (M215_M2C3)
File: rfs-2012-data

## Overview

Width: 1

## Income source: Piece work (M216_M2A)

File: rfs-2012-data

## Overview

| Type: Discrete | Valid cases: 6150 |
| :--- | :--- |
| Format: numeric | Invalid: 0 |
| Width: 2 |  |
| Decimals: 0 |  |
| Range: $16-99$ |  |

## How often do you usually receive money from: Piece work (M216_M2B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2006
Format: numeric
Invalid: 4144
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Piece work (M216_M2C1)

File: rfs-2012-data

## Overview

Format: numeric

How do you receive the money from: Piece work (M216_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2005
Format: numeric
Invalid: 4145
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Piece work (M216_M2C3)
File: rfs-2012-data

## Overview

Type: Discrete

```
Valid cases: 2004
```

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

## Income source: VUP public works (M217_M2A)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric
Width: 2
Decimals: 0
Range: 17-99

Valid cases: 6150
Invalid: 0

## How often do you usually receive money from: VUP public works (M217_M2B)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 63
Format: numeric
Invalid: 6087
Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: VUP public works (M217_M2C1)

File: rfs-2012-data

## Overview

| Type: Discrete | Valid cases: 63 |
| :--- | :--- |
| Format: numeric | Invalid: 6087 |

Format: numeric Invalid: 6087

# How do you receive the money from: VUP public works (M217_M2C2) 

File: rfs-2012-data

## Overview

# How do you receive the money from: VUP public works 

 (M217_M2C3)File: rfs-2012-data

## Overview

File: rfs-2012-data

## Income source: Make goods to sell (M218_M2A)

File: rfs-2012-data
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 18-99

# How often do you usually receive money from: Make goods to sell (M218_M2B) 

File: rfs-2012-data
Overview

Format: numeric
Invalid: 6072
Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Make goods to sell (M218_M2C1)
File: rfs-2012-data

## Overview

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

Valid cases: 78
Invalid: 6072

How do you receive the money from: Make goods to sell (M218_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 78
Format: numeric
Invalid: 6072
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Make goods to sell (M218_M2C3)
File: rfs-2012-data

## Overview

## Income source: Sell something I grow (M219_M2A)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 6150
Format: numeric Invalid: 0
Width: 2
Decimals: 0
Range: 19-99

## How often do you usually receive money from: Sell something I grow (M219_M2B)

File: rfs-2012-data

## Overview

## How do you receive the money from: Sell something I grow

 (M219_M2C1)File: rfs-2012-data

## Overview

# How do you receive the money from: Sell something I grow (M219_M2C2) 

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 1565
Format: numeric
Width: 1
Decimals: 0
Range: 1-9

How do you receive the money from: Sell something I grow (M219_M2C3)
File: rfs-2012-data
Overview

# How do you receive the money from: Sell something I grow (M219_M2C3) 

File: rfs-2012-data
Type: Discrete Valid cases: 1564
Format: numeric Invalid: 4586
Width: 1
Decimals: 0
Range: 1-9

Income source: Sell something I collect from nature (M220_M2A)
File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 2
Decimals: 0
Range: 20-99

## How often do you usually receive money from: Sell something I collect from nature (M220_M2B)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 99
Invalid: 6051

Width: 1
Decimals: 0
Range: 1-8

## How do you receive the money from: Sell something I collect from nature (M220_M2C1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 99
Format: numeric
Invalid: 6051
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Sell something I collect from nature (M220_M2C2)
File: rfs-2012-data

## Overview

## How do you receive the money from: Sell something I collect from nature (M220_M2C3)

File: rfs-2012-data

## Overview

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

## Income source: Other (M221_M2A)

File: rfs-2012-data

## Overview

Format: numeric
Width: 2
Decimals: 0
Range: 21-99

How often do you usually receive money from: Other (M221_M2B)
File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 74
Invalid: 6076

Width: 1
Decimals: 0
Range: 1-8

How do you receive the money from: Other (M221_M2C1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 74
Format: numeric
Invalid: 6076
Width: 1
Decimals: 0
Range: 1-5

How do you receive the money from: Other (M221_M2C2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 74
Format: numeric
Invalid: 6076
Width: 1
Decimals: 0
Range: 1-9

## How do you receive the money from: Other (M221_M2C3) File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 74
Format: numeric
Invalid: 6076
Width: 1
Decimals: 0
Range: 1-9

## Main source of income (M2_M2D)

File: rfs-2012-data

## Overview

Type: Discrete

Valid cases: 2823
Invalid: 3327

Width: 2
Decimals: 0
Range: 1-21

## Get money from HH member: Spouse (M2F1)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 411
Format: numeric
Invalid: 5739
Width: 1
Decimals: 0
Range: 1-9

## Get money from HH member: Parent (M2F2)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 411
Format: numeric
Invalid: 5739
Width: 1
Decimals: 0
Range: 2-9

## Get money from HH member: Child (M2F3)

File: rfs-2012-data

## Overview

Format: numeric
Invalid: 5739

Get money from HH member: Other relative (M2F4)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 411
Format: numeric
Invalid: 5739
Width: 1
Decimals: 0
Range: 4-9

Get money from HH member: Other (M2F5)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 411
Format: numeric
Width: 1
Decimals: 0
Range: 5-9

## Do you have money of your own that you can do with as you wish? (M3A)

File: rfs-2012-data

## Overview

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

## M3a=No:Why not? (M3B1)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 2855

Format: numeric
Valid cases: 2855
Width: 1
Decimals: 0
Range: 1-9

M3a=No:Why not? (M3B2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 2855
Format: numeric
Invalid: 3295

Decimals: 0
Range: 2-9

## M3a=No:Why not? (M3B3)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 2855
Format: numeric Invalid: 3295
Width: 1
Decimals: 0
Range: 3-9

## M3a=No:Why not? (M3B4)

File: rfs-2012-data

## Overview

Type: Discrete Valid cases: 2855

Format: numeric
Invalid: 3295
Width: 1
Decimals: 0
Range: 4-9

## Total income base (M4)

File: rfs-2012-data

## Overview

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

## Personal total monthly income? (M4A)

File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 3566
Format: numeric
Invalid: 2584
Width: 2
Decimals: 0
Range: 1-13

## Personal total annual income? (M4B)

File: rfs-2012-data

## Overview

## How would you mainly cover the costs: Wedding (M5A)

File: rfs-2012-data

## Overview

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

## How would you mainly cover the costs: Funeral (M5B)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

How would you mainly cover the costs: Medical emergency (M5C) File: rfs-2012-data

## Overview

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

## How would you mainly cover the costs: Childrens education (M5D) <br> File: rfs-2012-data

## Overview

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

## You have many dreams and ambitions you are working towards (N1A)

File: rfs-2012-data

## Overview

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

Valid cases: 6150
Invalid: 0

## You have people in the community that you can turn to for help if you need to (N1B)

File: rfs-2012-data

## Overview

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

You would rather turn to strangers then people in the community if you need financial help (N1C)
File: rfs-2012-data

## Overview

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

You want to leave your children well taken care of (N1D)
File: rfs-2012-data

## Overview

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

## It is the responsibility of government to take care of those who struggle to make a living (N1E)

File: rfs-2012-data

## Overview

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

People in your community have a strong sense of involvement in the community, people rely on each other for support (N1F)
File: rfs-2012-data

[^18]
## People in your community have a strong sense of involvement in the community, people rely on each other for support (N1F)

File: rfs-2012-data
Type: Discrete
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

You believe that technology improves the quality of one's life and you are willing to use it (N1G)
File: rfs-2012-data

## Overview

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

## In the past year did any member of your household pass away? <br> (N2A)

File: rfs-2012-data
Overview
Type: Discrete
Valid cases: 6150
Format: numeric
Invalid: 0
Width: 1
Decimals: 0
Range: 1-2

Age group (N2B1)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 521
Format: numeric
Invalid: 5629
Width: 1
Decimals: 0
Range: 1-2

Age group (N2B2)
File: rfs-2012-data

## Overview

Type: Discrete
Valid cases: 521
Format: numeric
Invalid: 5629
Width: 1
Decimals: 0
Range: 1-2

## Age group (N2B3)

File: rfs-2012-data

## Overview

Type: Discrete
Format: numeric Invalid: 5629
Width: 1
Decimals: 0
Range: 1-2

## Did you lose the main income earner of the household? (N2C) <br> File: rfs-2012-data

## Overview

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

## Weight (WEIGHT)

File: rfs-2012-data

## Overview

Type: Continuous
Format: numeric
Width: 11
Decimals: 0
Range: 560.66865-1379.091518

Valid cases: 331
Invalid: 5819

## Related Materials

## Questionnaires

## FinScope rwanda 2012 Questionnaire

| Title | FinScope rwanda 2012 Questionnaire |
| :--- | :--- |
| Author(s) | Access to Finance Rwanda (AFR) |
| Date | 2012-01-01 |
| Country | Rwanda |
| Language | English |
|  | The following are key contributors to the development of this resource: - National Bank of Rwanda - Ministry <br> Contributor(s) <br> of Finance and economic Planning - National Institute of Statistics of Rwanda - Yakini Development <br> Consulting - Centre for Economic nad Social S |
| Publisher(s) Access to Finance Rwanda (AFR) <br> Description This is the questionnaire for FinSope 2012 <br> Filename q-rfs-2012-questionnaire-eng.pdf |  |

## Reports

Rwanda FinScope 2012

| Title | Rwanda FinScope 2012 |
| :--- | :--- |
| subtitle | Financial Inclusion in Rwanda 2008-2012 |
| Author(s) | Access to Finance Rwanda |
| Date | 2012-01-01 |
| Country | Rwanda |
| Language | English <br>  <br> The following are key contributors to the development of the report: - National Bank of Rwanda - Ministry of |
| Contributor(s) | Finance and economic Planning - National Institute of Statistics of Rwanda - Yakini Development Consulting - |
| Centre for Economic nad Social Stud |  |

## FinScope 2012 Technical Report

| Title | FinScope 2012 Technical Report |
| :--- | :--- |
| Author(s) | Access to Finance Rwanda (AFR) |
| Date | 2013-01-01 |
| Country | Rwanda |
| Language | English |
| Contributor(s) | The following are key contributors to the development of this technical report: - National Bank of Rwanda - Ministry of Finance and economic Planning - National Institute of Statistics of Rwanda - Yakini Development Consulting - Centre <br> for <br> Publisher(s) |
| Access to Finance Rwanda (AFR)  <br> Description This is the technical report for Rwanda FinScope 2012 survey |  |

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## Technical documents

## Sample Design and estimation Procedures

| Title | Sample Design and estimation Procedures |
| :--- | :--- |
| Author(s) | Access to Finance Rwanda (AFR) <br> Date |
| 2012-01-01 |  |

## Other materials

## FinScope Rwanda 2012 Stakeholders Workshop

```
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Date 2013-05-01
Country Rwanda
Language English
Publisher(s) Access to Finance Rwanda(AFR)
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```


## FinScope Rwanda 2008

Title FinScope Rwanda 2008
Author(s) Access to Finance Rwanda (AFR)
Date 2013-01-01
Country Rwanda
Language English
The following are key contributors to the development of this resource: - National Bank of Rwanda - Ministry
Contributor(s) of Finance and economic Planning - National Institute of Statistics of Rwanda - Yakini Development Consulting - Centre for Economic nad Social S
Publisher(s) Access to Finance Rwanda (AFR)
Description This are key highlighs from FinScope 2008
Filename rfs-2008-key-findings.pdf


[^0]:    Overview

[^1]:    Overview

[^2]:    Overview

[^3]:    Overview

[^4]:    Overview

[^5]:    Overview

[^6]:    Overview

[^7]:    Overview

[^8]:    Overview

[^9]:    Overview

[^10]:    Overview

[^11]:    Overview

[^12]:    Overview

[^13]:    Overview

[^14]:    Overview

[^15]:    Overview

[^16]:    Overview

[^17]:    Overview

[^18]:    Overview

