

Zambia - Zambia Finscope 2005

Finmark Trust

Report generated on: April 30, 2026

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Identification

SURVEY ID NUMBER

zmb-fmt-zf-2005-v1

TITLE

Zambia Finscope 2005

COUNTRY

Name	Country code
Zambia	ZMB

STUDY TYPE

Household Survey [hh]

SERIES INFORMATION

FinMark Trust. Zambia Finscope 2005 [dataset]. Version 1. Lusaka: FinMark Trust [producer], November 2006. Cape Town: DataFirst [distributor], 2017. DOI: <https://doi.org/10.25828/5nwm-q955>

ABSTRACT

The FinScope 2005 was a nationally representative survey measuring access, usage, perceptions and demand patterns on financial services and issues to create insights into how consumers source their income and manage their financial lives. The survey aimed to establish credible benchmarks and indicators of access, provide insights into regulatory and market obstacles to growth and innovation, and highlight opportunities for policy reform and innovation in product development and delivery.

KIND OF DATA

Sample survey data

UNIT OF ANALYSIS

Individuals

Version

VERSION DESCRIPTION

v1: Edited, anonymised dataset for public distribution

VERSION DATE

2017-11-04

VERSION NOTES

This version was first received by DataFirst from Financial Services Deepening Zambia (FSDZ) in November 2016. This is the first version that has been made available for public release.

Scope

NOTES

Individuals: age, financial services used, financial behaviour, knowledge of financial products and institutions, bank status, access to transport, constraints on financial product access, unexpected events, self-reported quality of life, employment, asset ownership, insurance, credit access, business operations, savings behaviour, cellphone access, household facilities, psychological health, marital status, education, language, literacy.

KEYWORDS

Keyword
financial

zambia
servces
quality
money
finance

Coverage

GEOGRAPHIC COVERAGE

National Coverage

UNIVERSE

The survey covered all usual household residents age 16 and above in Zambia.

Producers and sponsors

PRIMARY INVESTIGATORS

Name
Finmark Trust

PRODUCERS

Name
Bank of Zambia

FUNDING AGENCY/SPONSOR

Name	Abbreviation
Department for International Development	DFID
Swedish International Development Agency	SIDA

Sampling

SAMPLING PROCEDURE

The sampling frame was based on data generated by the 2000 Zambian population census. The Finscope 2005 used a stratified, multi-stage cluster sampling approach. Stratification was done at the province and urban/rural level before cluster sampling was performed using enumerator areas as PSUs. 160 EAs were selected with probability proportional to size. Within each EA 25 households were randomly selected. In the third stage, one eligible (aged 16 and above) member of the household was randomly selected using a Kish grid. We should therefore expect the sample population to be equal to 4000 (160 EAs in which 25 households were selected).

The report states that, "a CSO senior statistician has assisted FinMark Trust in the cleaning and weighting of the FinScope™ dataset, and the comparison of the FinScope™ sample to the Zambia Census 2000 data to assess the representation of the FinScope™ sample to Zambia's overall adult population." We interpret this as meaning that the sample was weighted to match estimated Zambian population proportions based on demographic models informed by the Zambian Census 2000. It is unclear from the report the exact methodology used for the calibration of the post-stratified weights.

DEVIATIONS FROM THE SAMPLE DESIGN

The sample is two observations short of what is expected. It is unclear from the available documentation why those two observations were omitted.

WEIGHTING

Final_weight: this weight variable appears to be the post-stratified weight. When applied, it gives population totals that agree with what we assumed is a demographic model informed by Zambian Census 2000 figures.

Final_weights_2: the application of this weight variable yields the correct proportions, but does not inflate in line with estimates of target population.

Data Collection

DATES OF DATA COLLECTION

Start	End
2005-11-07	2005-12-22

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

FinMark Trust and its local implementation partners worked with the Zambian CSO for this survey. The CSO staff assisted the market research firm contracted by FinMark Trust to undertake the fieldwork (DCDM) in designing the FinScope sampling frame, advising on the respondent selection criteria to be used, and preparing all the fieldwork maps required. Thirty surveyors were contracted by DCDM to undertake the face-to-face interviews, and eight CSO supervisors were contracted to oversee the surveyors in the field and report to the DCDM Project Manager. A pilot was conducted in Lusaka district to test the questionnaire. The fieldwork was conducted between 7th November and 22nd December 2005. Each team was provided with detailed maps prepared by CSO of the SEAs selected with their respective province, together with all fieldwork materials necessary to complete the survey. The households were selected randomly using the Random Route Methodology, and the interview respondent within

the selected household was identified using the Kish grid. One individual was interviewed per sampled household. Two call-backs were allowed for each selected respondent in addition to the initial contact. In cases where selected respondents were not available or refused to be interviewed, substitutions were made. These substitutions were carried out by the supervisor in accordance with CSO standard procedure and involved selecting the next household in line using the Random Route Methodology.

Where possible, the face-to-face interviews were carried out in English. Where use of a vernacular language was required, a native speaking surveyor carried out the interview. Show-cards in both English and all vernacular languages accompanied the questionnaire and were used to aid the respondent in answering several of the questions. In cases where a respondent was unable to read, the surveyor was instructed to read through and repeat each option to ensure the respondent comprehended the statement and possible options for answering the questions.

DATA COLLECTORS

Name	Abbreviation
De Chazal du Mee	DCDM

Questionnaires

QUESTIONNAIRES

A single questionnaire was used for the Zambia Finscope 2005. The FinScope core questionnaire was adapted to the Zambian context in close consultation with FSDP Working Groups and other financial sector stakeholders. The questionnaire is provided as an external resource.

Data Processing

DATA EDITING

The original version of the Zambian Finscope 2005 had a large number of geographic variables, many of which ended up being excluded. Some were excluded because they weren't actually usable without a private codebook, others because they could potentially lead to identification of individuals in the dataset. The final set of geographic variables included were province, district, and an urban/rural binary variable.

The original datafile also contained a number of variables that detailed surveyor, supervisor, and visitation information. These were also excluded from the distributed datafile. Also excluded were variables used only for informing placement in the Kish grid.

Data Appraisal

DATA APPRAISAL

The data file received by DataFirst is two observations short of what was expected. That is, there are 3998 observations in the data file when there should be 4000.

Access policy

CONTACTS

Name	Email	URL
DataFirst Support	support@data1st.org	support.data1st.org

ACCESS CONDITIONS

Public use files, available to all

CITATION REQUIREMENTS

FinMark Trust. Zambia Finscope 2005 [dataset]. Version 1. Lusaka: FinMark Trust [producer], November 2006. Cape Town: DataFirst [distributor], 2017. DOI: <https://doi.org/10.25828/5nwm-q955>

ACCESS AUTHORITY

Name	Affiliation	Email	URL
DataFirst	University of Cape Town	support@data1st.org	support.data1st.org

Metadata production

PRODUCERS

Name	Affiliation	Role
DataFirst	University of Cape Town	Metadata producer

DATE OF METADATA PRODUCTION

2020-06-11

DDI DOCUMENT VERSION

Version 4

Data Description

Data file	Cases	Variables
Zambia Finscope 2005 v1.0 Stata11	0	902

Data file: Zambia Finscope 2005 v1.0 Stata11

Cases:	0
Variables:	902

Variables

ID	Name	Label	Question
V1	Prov	Province	
V2	District	District	
V3	Region	Region	
V4	SEA	Survey Enumerator Area (Cluster)	
V5	Gender	Gender of respondent	
V6	Age	Age of respondent	
V7	Total_hhsize	Total Household Size	
V8	HHsize_16p	Household size (16Yrs+)	
V9	HHsize_u16	Household size (Under 16Yrs+)	
V10	Q1	Behaviour with a large sum of money	
V11	Q1A	First thing to spend money on	
V12	Q2_1	Bank	
V13	Q2_2	Savings Account	
V14	Q2_3	Current Account	
V15	Q2_4	Debit Card	
V16	Q2_5	Credit Card	
V17	Q2_6	ATM / Cashpoint Card	
V18	Q2_7	Bank Charges / Service Fees	
V19	Q2_8	Profit	
V20	Q2_9	Insurance	
V21	Q2_10	Interest	
V22	Q2_11	Direct Debit	
V23	Q2_12	Investment	
V24	Q2_13	Funeral Fund	
V25	Q2_14	Premiums	
V26	Q2_15	Microfinance	
V27	Q2_16	Savings Clubs / Chilimba	
V28	Q2_17	Money Lenders / Kaloba	
V29	Q2_18	Terminal Benefits	
V30	Q2_19	Stock Exchange	
V31	Q2_20	NAPSA / Pension Plan	
V32	Q2_21	Exchange Rate	
V33	Q2_22	Tax	
V34	Q2_23	Shares	
V35	Q2_24	Asset	
V36	Q2_25	Standing Order	
V37	Q2_26	Swift Transfer	
V38	Q2_27	Direct Debit and Credit Clearing (DDACC)	

ID	Name	Label	Question
V39	Q2_28	Moneygram	
V40	Q3_1	Formal financial institutions in Zambia - 1	
V41	Q3_2	Formal financial institutions in Zambia - 2	
V42	Q3_3	Formal financial institutions in Zambia - 3	
V43	Q3_4	Formal financial institutions in Zambia - 4	
V44	Q3_5	Formal financial institutions in Zambia - 5	
V45	Q3_6	Formal financial institutions in Zambia - 6	
V46	Q3_7	Formal financial institutions in Zambia - 7	
V47	Q3_8	Formal financial institutions in Zambia - 8	
V48	Q3_9	Formal financial institutions in Zambia - 9	
V49	Q3_10	Formal financial institutions in Zambia - 10	
V50	Q3_11	Formal financial institutions in Zambia - 11	
V51	Q3_12	Formal financial institutions in Zambia - 12	
V52	Q3_13	Formal financial institutions in Zambia - 13	
V53	Q3_14	Formal financial institutions in Zambia - 14	
V54	Q3_15	Formal financial institutions in Zambia - 15	
V55	Q4_1	Factors when opening an account - 1	
V56	Q4_2	Factors when opening an account - 2	
V57	Q4_3	Factors when opening an account - 3	
V58	Q4_4	Factors when opening an account - 4	
V59	Q4_5	Factors when opening an account - 5	
V60	Q4_6	Factors when opening an account - 6	
V61	Q4_7	Factors when opening an account - 7	
V62	Q4_8	Factors when opening an account - 8	
V63	Q4_9	Factors when opening an account - 9	
V64	Q4_10	Factors when opening an account - 10	
V65	Q5_1	ATM / Cashpoint Card	
V66	Q5_2	Debit Card / Connect Card	
V67	Q5_3	Current / Cheque Account	
V68	Q5_4	Savings Account	
V69	Q5_5	Fixed Deposit Account	
V70	Q5_6	Visa Electron Account	
V71	Q5_7	24 Hours Call Account	
V72	Q5_8	Unit Trust Account	
V73	Q5_9	High Interest Savings Account	
V74	Q5_10	US Dollar / Foreign Currency Account	
V75	Q5_11	Bank Account outside of Zambia	
V76	Q5_12	Credit Card	
V77	Q5_13	Bank overdraft	
V78	Q5_14	Standing Order	
V79	Q5_15	ddacc	
V80	Q5_16	RTGS (Real Time Gross Settlement)	
V81	Q5_17	Swift Transfer	
V82	Q5_18	Celpay	
V83	Q6	Bank status of respondent	

ID	Name	Label	Question
V84	Q7_1	Reasons for not having a bank account - 1	
V85	Q7_2	Reasons for not having a bank account - 2	
V86	Q7_3	Reasons for not having a bank account - 3	
V87	Q7_4	Reasons for not having a bank account - 4	
V88	Q7_5	Reasons for not having a bank account - 5	
V89	Q7_6	Reasons for not having a bank account - 6	
V90	Q7_7	Reasons for not having a bank account - 7	
V91	Q7_8	Reasons for not having a bank account - 8	
V92	Q7_9	Reasons for not having a bank account - 9	
V93	Q7_10	Reasons for not having a bank account - 10	
V94	Q8	Use somebody else's bank account	
V95	Q9_1	Do you do any of the following at a bank? - 1	
V96	Q9_2	Do you do any of the following at a bank? - 2	
V97	Q9_3	Do you do any of the following at a bank? - 3	
V98	Q10_1	Banking Transactions normally carried out by respondent - 1	
V99	Q10_2	Banking Transactions normally carried out by respondent - 2	
V100	Q10_3	Banking Transactions normally carried out by respondent - 3	
V101	Q10_4	Banking Transactions normally carried out by respondent - 4	
V102	Q10_5	Banking Transactions normally carried out by respondent - 5	
V103	Q10_6	Banking Transactions normally carried out by respondent - 6	
V104	Q10_7	Banking Transactions normally carried out by respondent - 7	
V105	Q10_8	Banking Transactions normally carried out by respondent - 8	
V106	Q11a1	Ways in which CASH WITHDRAWALS are carried out - 1	
V107	Q11a2	Ways in which CASH WITHDRAWALS are carried out - 2	
V108	Q11b1	Ways in which CASH DEPOSITS are carried out - 1	
V109	Q11b2	Ways in which CASH DEPOSITS are carried out - 2	
V110	Q11c1	Ways in which CHEQUE DEPOSITS are carried out - 1	
V111	Q11c2	Ways in which CHEQUE DEPOSITS are carried out - 2	
V112	Q11d1	Ways in which CASH A CHEQUE are carried out - 1	
V113	Q11f1	Ways in which MONEY TRANSFERS BETWEEN OWN BANK ACCOUNTS are carried out - 1	
V114	Q11f2	Ways in which MONEY TRANSFERS BETWEEN OWN BANK ACCOUNTS are carried out - 2	
V115	Q11g1	Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -	
V116	Q11g2	Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -	
V117	Q11g3	Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -	
V118	Q11h1	Ways in which DRAW A MANAGERS/BANKERS CHEQUE are carried out - 1	
V119	Q12_1	Banks having personally any form of account - 1	
V120	Q12_2	Banks having personally any form of account - 2	
V121	Q12_3	Banks having personally any form of account - 3	
V122	Q12_4	Banks having personally any form of account - 4	
V123	Q13	Main bank	
V124	Q14_1	Means of transport - 1	
V125	Q14_2	Means of transport - 2	
V126	Q14_3	Means of transport - 3	

ID	Name	Label	Question
V127	Q14_4	Means of transport - 4	
V128	Q15	Cost of public transport	
V129	Q16	Time spent to get to the bank	
V130	Q17	Financial service from a microfinance institution	
V131	Q18_1	Microfinance institution - 1	
V132	Q18_2	Microfinance institution - 2	
V133	Q18_3	Microfinance institution - 3	
V134	Q18_4	Microfinance institution - 4	
V135	Q18_5	Microfinance institution - 5	
V136	Q19_1_1	You have to pay Bank Charges / Service Fees - 1	
V137	Q19_1_2	You have to pay Bank Charges / Service Fees - 2	
V138	Q19_1_3	You have to pay Bank Charges / Service Fees - 3	
V139	Q19_1_4	You have to pay Bank Charges / Service Fees - 4	
V140	Q19_1_5	You have to pay Bank Charges / Service Fees - 5	
V141	Q19_1_6	You have to pay Bank Charges / Service Fees - 6	
V142	Q19_2_1	The interest they charge on loans is very high - 1	
V143	Q19_2_2	The interest they charge on loans is very high - 2	
V144	Q19_2_3	The interest they charge on loans is very high - 3	
V145	Q19_2_4	The interest they charge on loans is very high - 4	
V146	Q19_2_5	The interest they charge on loans is very high - 5	
V147	Q19_2_6	The interest they charge on loans is very high - 6	
V148	Q19_3_1	They make quick decisions if you want a loan - 1	
V149	Q19_3_2	They make quick decisions if you want a loan - 2	
V150	Q19_3_3	They make quick decisions if you want a loan - 3	
V151	Q19_3_4	They make quick decisions if you want a loan - 4	
V152	Q19_3_5	They make quick decisions if you want a loan - 5	
V153	Q19_3_6	They make quick decisions if you want a loan - 6	
V154	Q19_4_1	You need credit references - 1	
V155	Q19_4_2	You need credit references - 2	
V156	Q19_4_3	You need credit references - 3	
V157	Q19_4_4	You need credit references - 4	
V158	Q19_4_5	You need credit references - 5	
V159	Q19_4_6	You need credit references - 6	
V160	Q19_5_1	You need to have a pay-slip to open an account - 1	
V161	Q19_5_2	You need to have a pay-slip to open an account - 2	
V162	Q19_5_3	You need to have a pay-slip to open an account - 3	
V163	Q19_5_4	You need to have a pay-slip to open an account - 4	
V164	Q19_5_5	You need to have a pay-slip to open an account - 5	
V165	Q19_5_6	You need to have a pay-slip to open an account - 6	
V166	Q19_6_1	You do not need to have an identity document - 1	
V167	Q19_6_2	You do not need to have an identity document - 2	
V168	Q19_6_3	You do not need to have an identity document - 3	
V169	Q19_6_4	You do not need to have an identity document - 4	
V170	Q19_6_5	You do not need to have an identity document - 5	
V171	Q19_6_6	You do not need to have an identity document - 6	

ID	Name	Label	Question
V172	Q19_7_1	You must have a permanent address - 1	
V173	Q19_7_2	You must have a permanent address - 2	
V174	Q19_7_3	You must have a permanent address - 3	
V175	Q19_7_4	You must have a permanent address - 4	
V176	Q19_7_5	You must have a permanent address - 5	
V177	Q19_7_6	You must have a permanent address - 6	
V178	Q19_8_1	They are too far away from where I live, work or usually go to - 1	
V179	Q19_8_2	They are too far away from where I live, work or usually go to - 2	
V180	Q19_8_3	They are too far away from where I live, work or usually go to - 3	
V181	Q19_8_4	They are too far away from where I live, work or usually go to - 4	
V182	Q19_8_5	They are too far away from where I live, work or usually go to - 5	
V183	Q19_8_6	They are too far away from where I live, work or usually go to - 6	
V184	Q19_9	They have too few ATMs / cashpoints	
V185	Q19_10_1	They have too few branches - 1	
V186	Q19_10_2	They have too few branches - 2	
V187	Q19_10_3	They have too few branches - 3	
V188	Q19_10_4	They have too few branches - 4	
V189	Q19_10_5	They have too few branches - 5	
V190	Q19_10_6	They have too few branches - 6	
V191	Q19_11_1	They have low returns on investment / low interests on savings - 1	
V192	Q19_11_2	They have low returns on investment / low interests on savings - 2	
V193	Q19_11_3	They have low returns on investment / low interests on savings - 3	
V194	Q19_11_4	They have low returns on investment / low interests on savings - 4	
V195	Q19_11_5	They have low returns on investment / low interests on savings - 5	
V196	Q19_11_6	They have low returns on investment / low interests on savings - 6	
V197	Q19_12_1	It is difficult to withdraw money - 1	
V198	Q19_12_2	It is difficult to withdraw money - 2	
V199	Q19_12_3	It is difficult to withdraw money - 3	
V200	Q19_12_4	It is difficult to withdraw money - 4	
V201	Q19_12_5	It is difficult to withdraw money - 5	
V202	Q19_12_6	It is difficult to withdraw money - 6	
V203	Q19_13_1	They force you to keep a minimum balance - 1	
V204	Q19_13_2	They force you to keep a minimum balance - 2	
V205	Q19_13_3	They force you to keep a minimum balance - 3	
V206	Q19_13_4	They force you to keep a minimum balance - 4	
V207	Q19_13_5	They force you to keep a minimum balance - 5	
V208	Q19_14_1	You cannot borrow small amounts - 1	
V209	Q19_14_2	You cannot borrow small amounts - 2	
V210	Q19_14_3	You cannot borrow small amounts - 3	
V211	Q19_14_4	You cannot borrow small amounts - 4	
V212	Q19_14_5	You cannot borrow small amounts - 5	
V213	Q19_14_6	You cannot borrow small amounts - 6	
V214	Q19_15_1	Their staff are very helpful - 1	
V215	Q19_15_2	Their staff are very helpful - 2	
V216	Q19_15_3	Their staff are very helpful - 3	

ID	Name	Label	Question
V217	Q19_15_4	Their staff are very helpful - 4	
V218	Q19_15_5	Their staff are very helpful - 5	
V219	Q19_15_6	Their staff are very helpful - 6	
V220	Q19_16_1	Their staff are very understanding - 1	
V221	Q19_16_2	Their staff are very understanding - 2	
V222	Q19_16_3	Their staff are very understanding - 3	
V223	Q19_16_4	Their staff are very understanding - 4	
V224	Q19_16_5	Their staff are very understanding - 5	
V225	Q19_16_6	Their staff are very understanding - 6	
V226	Q19_17_1	Their service is too slow - 1	
V227	Q19_17_2	Their service is too slow - 2	
V228	Q19_17_3	Their service is too slow - 3	
V229	Q19_17_4	Their service is too slow - 4	
V230	Q19_17_5	Their service is too slow - 5	
V231	Q19_18_1	Their staff take time to explain to people their obligations - 1	
V232	Q19_18_2	Their staff take time to explain to people their obligations - 2	
V233	Q19_18_3	Their staff take time to explain to people their obligations - 3	
V234	Q19_18_4	Their staff take time to explain to people their obligations - 4	
V235	Q19_18_5	Their staff take time to explain to people their obligations - 5	
V236	Q19_18_6	Their staff take time to explain to people their obligations - 6	
V237	Q19_19_1	They have information brochures available to the public - 1	
V238	Q19_19_2	They have information brochures available to the public - 2	
V239	Q19_19_3	They have information brochures available to the public - 3	
V240	Q19_19_4	They have information brochures available to the public - 4	
V241	Q19_19_5	They have information brochures available to the public - 5	
V242	Q19_19_6	They have information brochures available to the public - 6	
V243	Q19_20_1	They give you regular updates about key events / new products - 1	
V244	Q19_20_2	They give you regular updates about key events / new products - 2	
V245	Q19_20_3	They give you regular updates about key events / new products - 3	
V246	Q19_20_4	They give you regular updates about key events / new products - 4	
V247	Q19_20_5	They give you regular updates about key events / new products - 5	
V248	Q19_20_6	They give you regular updates about key events / new products - 6	
V249	Q19_21	Their technology e.g. ATMs / cashpoints can be difficult to use	
V250	Q19_22_1	You understand how their products e.g. savings, credit and loans, work - 1	
V251	Q19_22_2	You understand how their products e.g. savings, credit and loans, work - 2	
V252	Q19_22_3	You understand how their products e.g. savings, credit and loans, work - 3	
V253	Q19_22_4	You understand how their products e.g. savings, credit and loans, work - 4	
V254	Q19_22_5	You understand how their products e.g. savings, credit and loans, work - 5	
V255	Q19_22_6	You understand how their products e.g. savings, credit and loans, work - 6	
V256	Q19_23_1	You are satisfied with their service - 1	
V257	Q19_23_2	You are satisfied with their service - 2	
V258	Q19_23_3	You are satisfied with their service - 3	
V259	Q19_23_4	You are satisfied with their service - 4	
V260	Q19_23_5	You are satisfied with their service - 5	
V261	Q19_23_6	You are satisfied with their service - 6	

ID	Name	Label	Question
V262	Q19_24_1	You trust them - 1	
V263	Q19_24_2	You trust them - 2	
V264	Q19_24_3	You trust them - 3	
V265	Q19_24_4	You trust them - 4	
V266	Q19_24_5	You trust them - 5	
V267	Q19_24_6	You trust them - 6	
V268	Q19_25_1	The hours they open are very convenient - 1	
V269	Q19_25_2	The hours they open are very convenient - 2	
V270	Q19_25_3	The hours they open are very convenient - 3	
V271	Q19_25_4	The hours they open are very convenient - 4	
V272	Q19_25_5	The hours they open are very convenient - 5	
V273	Q19_25_6	The hours they open are very convenient - 6	
V274	Q19_26_1	They accept small transactions - 1	
V275	Q19_26_2	They accept small transactions - 2	
V276	Q19_26_3	They accept small transactions - 3	
V277	Q19_26_4	They accept small transactions - 4	
V278	Q19_26_5	They accept small transactions - 5	
V279	Q19_26_6	They accept small transactions - 6	
V280	Q19_27_1	They are your ideal financial service provider - 1	
V281	Q19_27_2	They are your ideal financial service provider - 2	
V282	Q19_27_3	They are your ideal financial service provider - 3	
V283	Q19_27_4	They are your ideal financial service provider - 4	
V284	Q19_27_5	They are your ideal financial service provider - 5	
V285	Q19_27_6	They are your ideal financial service provider - 6	
V286	Q20_1	You shop around for the best interest rates	
V287	Q20_2	You can easily live your life without having a bank account	
V288	Q20_3	Taking loans should be avoided as much as possible	
V289	Q20_4	When it comes to money you trust your own experience/knowledge rather than the a	
V290	Q20_5	If you save and invest regularly, eventually the small amounts will mount up and	
V291	Q20_6	In times of need you would rather deal with people you know than with a large or	
V292	Q20_7	You would prefer to save money for a long-term goal with an insurance company	
V293	Q20_8	You would rather deal face to face with a person than with an electronic device,	
V294	Q20_9	Banks force you to use technology	
V295	Q20_10	When it comes to money young people know more than older people	
V296	Q20_11	You are prepared to pay more money to have someone you trust handle your money	
V297	Q20_12	Most services offered by banks are also available from other people	
V298	Q20_13	You often think you would like to start your own business but can't get credit /	
V299	Q20_14	You do not trust informal associations like savings clubs / chilimbos	
V300	Q20_15	You are prepared to learn how to use new technology	
V301	Q20_16	When you receive your account statement you check the details on the account	
V302	Q20_17	If you don't understand technology, you can't get a bank account	
V303	Q20_18	You often do not feel in control of your finances	
V304	Q20_19	Banks take advantage of poor people	
V305	Q20_20	You would change banks if another bank offered you more attractive products or s	
V306	Q20_21	You enjoy spending money to buy things even if you have to use credit to do so	

ID	Name	Label	Question
V307	Q20_22	The bank you use gives you status in your friends' eyes	
V308	Q20_23	When buying on credit you find it usually ends up being more expensive than you	
V309	Q20_24	You often find that you are surprised by the final amount you have had to pay fo	
V310	Q20_25	You would prefer to save money at a bank for a long-term goal	
V311	Q20_26	You can earn more money investing in other ventures, rather than using a savings	
V312	Q21_1	Unexpected event that could impact on finances - 1	
V313	Q21_2	Unexpected event that could impact on finances - 2	
V314	Q21_3	Unexpected event that could impact on finances - 3	
V315	Q21_4	Unexpected event that could impact on finances - 4	
V316	Q21_5	Unexpected event that could impact on finances - 5	
V317	Q21_6	Unexpected event that could impact on finances - 6	
V318	Q21_7	Unexpected event that could impact on finances - 7	
V319	Q21_8	Unexpected event that could impact on finances - 8	
V320	Q21_9	Unexpected event that could impact on finances - 9	
V321	Q21_10	Unexpected event that could impact on finances - 10	
V322	Q21_11	Unexpected event that could impact on finances - 11	
V323	Q21_12	Unexpected event that could impact on finances - 12	
V324	Q21_13	Unexpected event that could impact on finances - 13	
V325	Q22_1	Deal with it financially - 1 (first mention)	
V326	Q22_2	Deal with it financially - 2	
V327	Q22_3	Deal with it financially - 3	
V328	Q22_4	Deal with it financially - 4	
V329	Q22_5	Deal with it financially - 5	
V330	Q22_6	Deal with it financially - 6	
V331	Q22_7	Deal with it financially - 7	
V332	Q22_8	Deal with it financially - 8	
V333	Q23_1	Enough food to eat	
V334	Q23_2	Enough clean water for home use	
V335	Q23_3	Enough medicines or medical treatment	
V336	Q23_4	Electricity in your home	
V337	Q23_5	Enough fuel to cook your food	
V338	Q23_6	A cash income	
V339	Q23_7	Felt unsafe from crime in your home	
V340	Q24_1	To whom do you usually turn to - 1 (first mention)	
V341	Q24_2	To whom do you usually turn - 2	
V342	Q24_3	To whom do you usually turn - 3	
V343	Q24_4	To whom do you usually turn - 4	
V344	Q24_5	To whom do you usually turn - 5	
V345	Q25_1	Services to send money - 1	
V346	Q25_2	Services to send money - 2	
V347	Q25_3	Services to send money - 3	
V348	Q25_4	Services to send money - 4	
V349	Q25_5	Services to send money - 5	
V350	Q25_6	Services to send money - 6	
V351	Q26_1	To whom did you send money - 1	

ID	Name	Label	Question
V352	Q26_2	To whom did you send money - 2	
V353	Q26_3	To whom did you send money - 3	
V354	Q26_4	To whom did you send money - 4	
V355	Q26_5	To whom did you send money - 5	
V356	Q26_6	To whom did you send money - 6	
V357	Q26A	How often do you send money	
V358	Q26B_1	Reasons for choosing main method to send money - 1	
V359	Q26B_2	Reasons for choosing main method to send money - 2	
V360	Q26B_3	Reasons for choosing main method to send money - 3	
V361	Q26B_4	Reasons for choosing main method to send money - 4	
V362	Q26B_5	Reasons for choosing main method to send money - 5	
V363	Q26B_6	Reasons for choosing main method to send money - 6	
V364	Q26B_7	Reasons for choosing main method to send money - 7	
V365	Q27_1	Regular sources of income - 1	
V366	Q27_2	Regular sources of income - 2	
V367	Q27_3	Regular sources of income - 3	
V368	Q27_4	Regular sources of income - 4	
V369	Q28	MAIN SOURCE OF INCOME	
V370	Q29_1_1	Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_1	
V371	Q29_1_2	Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_2	
V372	Q29_1_3	Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_3	
V373	Q29_2_1	Ways of receiving money - SALARIES/WAGES FROM A FARM_1	
V374	Q29_2_2	Ways of receiving money - SALARIES/WAGES FROM A FARM_2	
V375	Q29_3_1	Ways of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL_1	
V376	Q29_3_2	Ways of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL_2	
V377	Q29_4_1	Ways of receiving money - SELF-EMPLOYED IN BUSINESS_1	
V378	Q29_4_2	Ways of receiving money - SELF-EMPLOYED IN BUSINESS_2	
V379	Q29_4_3	Ways of receiving money - SELF-EMPLOYED IN BUSINESS_3	
V380	Q29_5_1	Ways of receiving money - SELF-EMPLOYED IN FARMING_1	
V381	Q29_5_2	Ways of receiving money - SELF-EMPLOYED IN FARMING_2	
V382	Q29_5_3	Ways of receiving money - SELF-EMPLOYED IN FARMING_3	
V383	Q29_6	Ways of receiving money - RENTAL INCOME	
V384	Q29_7	Ways of receiving money - PRIVATE PENSION	
V385	Q29_8	Ways of receiving money - STATE PENSION	
V386	Q29_9	Ways of receiving money - MAINTENANCE GRANTS	
V387	Q29_10	Ways of receiving money - INTERESTS ON FINANCIAL INSTRUMENTS	
V388	Q29_11_1	Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_1	
V389	Q29_11_2	Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_2	
V390	Q29_11_3	Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_3	
V391	Q29_11_4	Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_4	
V392	Q29_12_1	Ways of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY_1	
V393	Q29_12_2	Ways of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY_2	
V394	Q29_13_1	Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_1	
V395	Q29_13_2	Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_2	
V396	Q29_13_3	Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_3	

ID	Name	Label	Question
V397	Q29_13_4	Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_4	
V398	Q29_14	Ways of receiving money - MONEY FROM FRIEND OUTSIDE THE COUNTRY	
V399	Q29_15_1	Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY_1	
V400	Q29_15_2	Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY_2	
V401	Q29_15_3	Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY_3	
V402	Q29_17_1	Ways of receiving money - MONEY FROM FAMILY_1	
V403	Q29_17_2	Ways of receiving money - MONEY FROM FAMILY_2	
V404	Q29_18	Ways of receiving money - MOENY FROM CHURCH	
V405	Q29_19_1	Ways of receiving money - SCHOOL FEES_1	
V406	Q29_19_2	Ways of receiving money - SCHOOL FEES_2	
V407	Q29_19_3	Ways of receiving money - SCHOOL FEES_3	
V408	Q29_20_1	Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOY	
V409	Q29_20_2	Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOY	
V410	Q29_21_1	Ways of receiving money - PIECE WORK_1	
V411	Q29_21_2	Ways of receiving money - PIECE WORK_2	
V412	Q29_95	Ways of receiving money - OTHERS_1	
V413	Q30_1	Frequency of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS	
V414	Q30_2	Frequency of receiving money - SALARIES/WAGES FROM A FARM	
V415	Q30_3	Frequency of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL	
V416	Q30_4	Frequency of receiving money - SELF-EMPLOYED IN BUSINESS	
V417	Q30_5	Frequency of receiving money - SELF-EMPLOYED IN FARMING	
V418	Q30_6	Ways of receiving money - RENTAL INCOME	
V419	Q30_7	Ways of receiving money - PRIVATE PENSION	
V420	Q30_8	Ways of receiving money - STATE PENSION	
V421	Q30_9	Ways of receiving money - MAINTENANCE GRANTS	
V422	Q30_10	Ways of receiving money - INTERESTS ON FINANCIAL INSTRUMENTS	
V423	Q30_11	Frequency of receiving money - MONEY FROM FAMILY IN THE COUNTRY	
V424	Q30_12	Frequency of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY	
V425	Q30_13	Frequency of receiving money - MONEY FROM FRIEND IN THE COUNTRY	
V426	Q30_14	Frequency of receiving money - MONEY FROM FRIEND OUTSIDE THE COUNTRY	
V427	Q30_15	Frequency of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY	
V428	Q30_17	Frequency of receiving money - MONEY FROM FAMILY	
V429	Q30_18	Frequency of receiving money - MONEY FROM CHURCH	
V430	Q30_19	Frequency of receiving money - SCHOOL FEES	
V431	Q30_20	Frequency of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID E	
V432	Q30_21	Frequency of receiving money - PIECE WORK	
V433	Q30_95	Frequency of receiving money - OTHERS	
V434	Q31	Prefer money to be paid to you by	
V435	Q32	Main source of income - Industries/Sectors	
V436	Q33_1	Other industries / sectors - 1	
V437	Q33_2	Other industries / sectors - 2	
V438	Q33_3	Other industries / sectors - 3	
V439	Q34	Type of farm	
V440	Q35	Ownership of farm	
V441	Q36	Have Title Deeds	

ID	Name	Label	Question
V442	Q37	Financing for agricultural inputs	
V443	Q38_1	Finance provider - 1	
V444	Q38_2	Finance provider - 2	
V445	Q38_3	Finance provider - 3	
V446	Q39_1	Repayment - BANK LOAN	
V447	Q39_2_1	Repayment - GOVERNMENT FINANCE SCHEME_1	
V448	Q39_2_2	Repayment - GOVERNMENT FINANCE SCHEME_2	
V449	Q39_2_3	Repayment - GOVERNMENT FINANCE SCHEME_3	
V450	Q39_2_4	Repayment - GOVERNMENT FINANCE SCHEME_4	
V451	Q39_3_1	Repayment - OUTGROWERS FINANCE SCHEME_1	
V452	Q39_3_2	Repayment - OUTGROWERS FINANCE SCHEME_2	
V453	Q39_4	Repayment - MICROFINANCE INSTITUTION LOAN	
V454	Q39_5_1	Repayment - CO-OPERATIVE FINANCING SCHEME_1	
V455	Q39_5_2	Repayment - CO-OPERATIVE FINANCING SCHEME_2	
V456	Q39_6_1	Repayment - NGO/DONOR FINANCING SCHEME_1	
V457	Q39_6_2	Repayment - NGO/DONOR FINANCING SCHEME_2	
V458	Q39_7_1	Repayment - FAMILY/FRIEND/NEIGHBOUR_1	
V459	Q39_7_2	Repayment - FAMILY/FRIEND/NEIGHBOUR_2	
V460	Q39_8_1	Repayment - SELF_1	
V461	Q39_8_2	Repayment - SELF_2	
V462	Q39_8_3	Repayment - SELF_3	
V463	Q39_8_4	Repayment - SELF_4	
V464	Q39_9	Repayment - FAITH ORGANISATION	
V465	Q39_10	Repayment - GRANTS	
V466	Q39_95_1	Repayment - OTHER_1	
V467	Q39_95_2	Repayment - OTHER_2	
V468	Q40	CLEAR FINANCIAL OBLIGATIONS	
V469	Q41_1	Personal loan from bank	
V470	Q41_2	Loan from bank to buy a vehicle	
V471	Q41_3	Loan from bank to buy a house	
V472	Q41_4	Loan from a Government Scheme to buy a house	
V473	Q41_5	Loan from a Microfinance Institution	
V474	Q41_6	Loan from an employer to buy a house	
V475	Q41_7	Loan from an employer to buy a vehicle	
V476	Q41_8	Other loan from employer	
V477	Q41_9	Loan from family/friend to buy a house	
V478	Q41_10	Loan from family/friend to buy a vehicle	
V479	Q41_11	Other loan from family/friend	
V480	Q41_12	Loan from an informal money lender/Kaloba	
V481	Q41_13	Loan from Savings Club/Chilimba	
V482	Q42_1	Loan purpose - 1	
V483	Q42_2	Loan purpose - 2	
V484	Q42_3	Loan purpose - 3	
V485	Q43_1	Loan provider FOR HOUSE RENOVATION/EXTENSION	
V486	Q43_2	Loan provider TO PURCHASE LAND	

ID	Name	Label	Question
V487	Q43_3	Loan provider MONEY FOR MY EDUCATION	
V488	Q43_4_1	Loan provider TO PAY FOR CHILDREN'S SCHOOL FEES - 1	
V489	Q43_4_2	Loan provider TO PAY FOR CHILDREN'S SCHOOL FEES - 2	
V490	Q43_5_1	Loan provider TO START A BUSINESS - 1	
V491	Q43_5_2	Loan provider TO START A BUSINESS - 2	
V492	Q43_6_1	Loan provider TO EXPAND BUSINESS - 1	
V493	Q43_6_2	Loan provider TO EXPAND BUSINESS - 2	
V494	Q43_7	Loan provider FOR A BURIAL/FUNERAL	
V495	Q43_8_1	Loan provider FOR MEDICAL EXPENSES - 1	
V496	Q43_8_2	Loan provider FOR MEDICAL EXPENSES - 2	
V497	Q43_9	Loan provider FOR TRAVEL OR HOLIDAY	
V498	Q43_10_1	Loan provider TO BUY FOOD/CLOTHING - 1	
V499	Q43_10_2	Loan provider TO BUY FOOD/CLOTHING - 2	
V500	Q43_11	Loan provider TO BUY FURNITURE/ELECTRIAL APPLIANCES	
V501	Q43_12_1	Loan provider TO PAY FOR WATER/ELECTRICITY/TELEPHONE - 1	
V502	Q43_12_2	Loan provider TO PAY FOR WATER/ELECTRICITY/TELEPHONE - 2	
V503	Q43_13_1	Loan provider TO PAY OFF DEBTS - 1	
V504	Q43_13_2	Loan provider TO PAY OFF DEBTS - 2	
V505	Q43_14	Loan provider TO PURCHASE LIVESTOCK	
V506	Q43_15	Loan provider TO PURCHASE AGRICULTURAL EQUIPMENT	
V507	Q43_16	Loan provider TO CARE FOR A SICK RELATIVE	
V508	Q43_17	Loan provider TO FINANCE WORKING CAPITAL OF MY BUSINESS	
V509	Q43_18	Loan provider TO BUY A VEHICLE	
V510	Q43_19_1	Loan provider TO BUY A HOUSE - 1	
V511	Q43_19_2	Loan provider TO BUY A HOUSE - 2	
V512	Q43_21	Loan provider TO BUY AGRICULTURAL INPUTS	
V513	Q43_22	Loan provider TO PAY RENTALS	
V514	Q43_23	Loan provider TO BUY TIMBER	
V515	Q43_24	Loan provider TO SAVE FOR SOMETHING	
V516	Q43_25	Loan provider TO SEND TO A FAMILY MEMBER	
V517	Recall_1	Recall (Q43) - 1	
V518	Recall_2	Recall (Q43) - 2	
V519	Recall_3	Recall (Q43) - 3	
V520	Q44_1	Insurance cover - 1	
V521	Q44_2	Insurance cover - 2	
V522	Q45_1	Reasons for missing a payment - 1	
V523	Q45_2	Reasons for missing a payment - 2	
V524	Q45_3	Reasons for missing a payment - 3	
V525	Q46_1	Factors to consider when getting a loan from - 1	
V526	Q46_2	Factors to consider when getting a loan from - 2	
V527	Q46_3	Factors to consider when getting a loan from - 3	
V528	Q46_4	Factors to consider when getting a loan from - 4	
V529	Q46_5	Factors to consider when getting a loan from - 5	
V530	Q46_6	Factors to consider when getting a loan from - 6	
V531	Q46_7	Factors to consider when getting a loan from - 7	

ID	Name	Label	Question
V532	Q46_8	Factors to consider when getting a loan from - 8	
V533	Q46_9	Factors to consider when getting a loan from - 9	
V534	Q47	Have you been refused a loan	
V535	Q48_1	Reason for refusal - 1	
V536	Q48_2	Reason for refusal - 2	
V537	Q48_3	Reason for refusal - 3	
V538	Q48_4	Reason for refusal - 4	
V539	Q49_1	Most important item to pay - 1	
V540	Q49_2	Most important item to pay - 2	
V541	Q49_3	Most important item to pay - 3	
V542	Q50	Unable to pay bills and debts	
V543	Q51_1	Borrow money from family/friend/neighbour	
V544	Q51_2	Borrow money from a bank	
V545	Q51_3	Borrow money from a microfinance institution	
V546	Q51_4	Liquidate assets	
V547	Q51_5	Use own savings	
V548	Q51_6	Borrow money from a savings club/chilimba	
V549	Q51_7	Borrow money from a money lender/kaloba	
V550	Q51_8	Accept donation	
V551	Q51_9	Trade goods	
V552	Q51_10	Do nothing	
V553	Q51_11	Get advanced salary from employer	
V554	Q51_12	Wait until next farming period / wait until money is in	
V555	Q51_13	Explain the situation to the person / Negotiate for more time to pay	
V556	Q51_14	Use rentals	
V557	Q51_15	Borrow from employer	
V558	Q51_16	Carry out some piece work	
V559	Q51_17	Claim money from debtors	
V560	Q51_18	Ask assistance from social welfare organisations	
V561	Q51_19	Use family savings	
V562	Q51_20	Pray	
V563	Q52	Proportion of monthly income used to pay off debts	
V564	Q53_1	Ways of investing or growing money - 1	
V565	Q53_2	Ways of investing or growing money - 2	
V566	Q53_3	Ways of investing or growing money - 3	
V567	Q53_4	Ways of investing or growing money - 4	
V568	Q53_5	Ways of investing or growing money - 5	
V569	Q53_6	Ways of investing or growing money - 6	
V570	Q53_7	Ways of investing or growing money - 7	
V571	Q53_8	Ways of investing or growing money - 8	
V572	Q53_9	Ways of investing or growing money - 9	
V573	Q53_10	Ways of investing or growing money - 10	
V574	Q53_11	Ways of investing or growing money - 11	
V575	Q53_12	Ways of investing or growing money - 13	
V576	Q53_13	Ways of investing or growing money - 14	

ID	Name	Label	Question
V577	Q53_14	Ways of investing or growing money - 15	
V578	Q53_15	Ways of investing or growing money - 16	
V579	Q53_16	Ways of investing or growing money - 17	
V580	Q53_17	Ways of investing or growing money - 18	
V581	Q53_18	Ways of investing or growing money - 19	
V582	Q53_19	Ways of investing or growing money - 20	
V583	Q54_1	Investment in another house / flat / property that you rent out	
V584	Q54_2	Investment in a plot of vacant land - residential or commercial	
V585	Q54_3	Investment in land for agricultural usage	
V586	Q54_4	Investment in cattle or livestock	
V587	Q54_5	Investment in agricultural equipment	
V588	Q54_6	Shares on the stock exchange	
V589	Q54_7	Investment in your own existing business	
V590	Q54_8	Investment in somebody else's business	
V591	Q54_9	Treasury Bills / Government Bonds	
V592	Q54_10	Unit trusts	
V593	Q54_11	Invest in other countries	
V594	Q54_12	Starting a business	
V595	Q54_13	Lending money to other people and benefiting from their profit or earning interest	
V596	Q54_14	Life insurance	
V597	Q54_15	Improving your home	
V598	Q54_16	Voluntary contributions to a pension	
V599	Q54_17	Pay loan faster or settle outstanding balance sooner	
V600	Q54_18	Savings product with an MFI	
V601	Q54_19	Savings product with an insurance company	
V602	Q55	Are you able to save regularly?	
V603	Q56	Frequency of putting money away	
V604	Q57_1	Factors considered when thinking about where to keep your savings - 1	
V605	Q57_2	Factors considered when thinking about where to keep your savings - 2	
V606	Q57_3	Factors considered when thinking about where to keep your savings - 3	
V607	Q57_4	Factors considered when thinking about where to keep your savings - 4	
V608	Q57_5	Factors considered when thinking about where to keep your savings - 5	
V609	Q57_6	Factors considered when thinking about where to keep your savings - 6	
V610	Q57_7	Factors considered when thinking about where to keep your savings - 7	
V611	Q57_8	Factors considered when thinking about where to keep your savings - 8	
V612	Q57_9	Factors considered when thinking about where to keep your savings - 9	
V613	Q57_10	Factors considered when thinking about where to keep your savings - 10	
V614	Q57_11	Factors considered when thinking about where to keep your savings - 11	
V615	Q57_12	Factors considered when thinking about where to keep your savings - 12	
V616	Q58_1	Factors considered when deciding to keep money - 1	
V617	Q58_2	Factors considered when deciding to keep money - 2	
V618	Q58_3	Factors considered when deciding to keep money - 3	
V619	Q58_4	Factors considered when deciding to keep money - 4	
V620	Q58_5	Factors considered when deciding to keep money - 5	
V621	Q58_6	Factors considered when deciding to keep money - 6	

ID	Name	Label	Question
V622	Q58_7	Factors considered when deciding to keep money - 7	
V623	Q58_8	Factors considered when deciding to keep money - 8	
V624	Q58_9	Factors considered when deciding to keep money - 9	
V625	Q58_10	Factors considered when deciding to keep money - 10	
V626	Q58_11	Factors considered when deciding to keep money - 11	
V627	Q58_12	Factors considered when deciding to keep money - 12	
V628	Q59_1	Motor Vehicle Insurance	
V629	Q59_2	Travel Insurance	
V630	Q59_3	Domestic / Household Insurance	
V631	Q59_4	Funeral Insurance	
V632	Q59_5	All Risks Insurance	
V633	Q59_6	Medical Insurance	
V634	Q59_7	Health Cover (Doctor)	
V635	Q59_8	Agricultural Insurance	
V636	Q59_9	Life insurance	
V637	Q59_10	Personal Injury / Accident Insurance	
V638	Q59_11	Property Insurance	
V639	Q59_12	Money Insurance	
V640	Q59_13	Pension / NAPSA	
V641	Q60_1	Insurance Company - 1	
V642	Q60_2	Insurance Company - 2	
V643	Q60_3	Insurance Company - 3	
V644	Q61	Main employment status	
V645	Q62	Other means of generating income	
V646	Q63_1	Other income activity - 1	
V647	Q63_2	Other income activity - 2	
V648	Q64	Agree that you have your own business	
V649	Q65	Number of businesses	
V650	Q66	Is your business activity registered	
V651	Q67	Make all or most of the decisions	
V652	Q68	Part-time or full-time employees	
V653	Q69	Number of employees	
V654	Q70	Do you pay employees in cash, in kind, or both?	
V655	Q71_1	Payment method - 1	
V656	Q71_2	Payment method - 2	
V657	Q72_1	Pay service providers/suppliers - 1	
V658	Q72_2	Pay service providers/suppliers - 2	
V659	Q72_3	Pay service providers/suppliers - 3	
V660	Q73_1	Keep cash to run the business - 1	
V661	Q73_2	Keep cash to run the business - 2	
V662	Q73_3	Keep cash to run the business - 3	
V663	Q74	Separate bank account	
V664	Q75_1	Bank for business activity - 1	
V665	Q75_2	Bank for business activity - 2	
V666	Q75_3	Bank for business activity - 3	

ID	Name	Label	Question
V667	Q76_1	Manage with unexpected event - 1	
V668	Q76_2	Manage with unexpected event - 2	
V669	Q76_3	Manage with unexpected event - 3	
V670	Q76_4	Manage with unexpected event - 4	
V671	Q76_5	Manage with unexpected event - 5	
V672	Q76_6	Manage with unexpected event - 6	
V673	Q77_1	Financing the start-up of your business - 1	
V674	Q77_2	Financing the start-up of your business - 2	
V675	Q77_3	Financing the start-up of your business - 3	
V676	Q78	Why you did not start up your business with a loan...	
V677	Q79_1	Reason for not applying for a loan - 1	
V678	Q79_2	Reason for not applying for a loan - 2	
V679	Q79_3	Reason for not applying for a loan - 3	
V680	Q79_4	Reason for not applying for a loan - 4	
V681	Q79_5	Reason for not applying for a loan - 5	
V682	Q79_6	Reason for not applying for a loan - 6	
V683	Q79_7	Reason for not applying for a loan - 7	
V684	Q79_8	Reason for not applying for a loan - 8	
V685	Q79_9	Reason for not applying for a loan - 9	
V686	Q79_10	Reason for not applying for a loan - 10	
V687	Q79_11	Reason for not applying for a loan - 10	
V688	Q80	Belong to Savings Clubs/Chilimbas	
V689	Q81	Number of clubs	
V690	Q82a	Frequency of contribution	
V691	Q83a1	Average amount of contribution (EXACT AMOUNT)	
V692	Q83a2	Average amount of contribution (RANGE)	
V693	Q84a	Frequency of receiving funds	
V694	Q85a	Number of members	
V695	Q82b	Frequency of contribution	
V696	Q83b1	Average amount of contribution (EXACT AMOUNT)	
V697	Q83b2	Average amount of contribution (RANGE)	
V698	Q84b	Frequency of receiving funds	
V699	Q85b	Number of members	
V700	Q82c	Frequency of contribution	
V701	Q83c1	Average amount of contribution (EXACT AMOUNT)	
V702	Q83c2	Average amount of contribution (RANGE)	
V703	Q84c	Frequency of receiving funds	
V704	Q85c	Number of members	
V705	Q86_1	Reason for joining a savings club/chilimba - 1	
V706	Q86_2	Reason for joining a savings club/chilimba - 2	
V707	Q86_3	Reason for joining a savings club/chilimba - 3	
V708	Q86_4	Reason for joining a savings club/chilimba - 4	
V709	Q87_1	Experience with savings club/chilimba - 1	
V710	Q87_2	Experience with savings club/chilimba - 2	
V711	Q87_3	Experience with savings club/chilimba - 3	

ID	Name	Label	Question
V712	Q88_1	Savings Club/Chilimba keeps money - 1	
V713	Q88_2	Savings Club/Chilimba keeps money - 2	
V714	Q89	Provisions to cover funeral expenses	
V715	Q90_1	Provisions - 1	
V716	Q90_2	Provisions - 2	
V717	Q90_3	Provisions - 3	
V718	Q91_1	Funeral cost of member of family - 1	
V719	Q91_2	Funeral cost of member of family - 2	
V720	Q91_3	Funeral cost of member of family - 3	
V721	Q91_4	Funeral cost of member of family - 4	
V722	Q91_5	Funeral cost of member of family - 5	
V723	Q91_6	Funeral cost of member of family - 6	
V724	Q91_7	Funeral cost of member of family - 7	
V725	Q91_8	Funeral cost of member of family - 8	
V726	Q92_1	You try to save regularly	
V727	Q92_2	You do not like carrying cash	
V728	Q92_3	People often ask your advice on financial matters	
V729	Q92_4	You hate owing money to anyone	
V730	Q92_5	When you make financial decisions, you like to get advice from family / friends	
V731	Q92_6	Having a bank account makes it easier to get credit	
V732	Q92_7	To get ahead in life, one needs to take some risks	
V733	Q92_8	You are worried that you won't have enough money for old age	
V734	Q92_9	You prefer to save where your money is safe, even if the interest rate or return	
V735	Q92_10	You usually read the finance pages in newspapers and magazines	
V736	Q92_11	You are saving for something specific, such as a car, a holiday, an appliance or	
V737	Q92_12	You move your money around to get the most growth	
V738	Q92_13	You have a good idea of what interest / returns you get on the money you save	
V739	Q92_14	You are prepared to put your money into accounts with higher interest rates, eve	
V740	Q92_15	You go without basic things so that you can save	
V741	Q92_16	When making financial decisions, you like to get advice from a financial broker	
V742	Q92_17	For you, using a credit card is just an easier way to pay for things	
V743	Q92_18	You know quite a bit about money and finances	
V744	Q92_19	You tend to take most of your money out of your bank account as soon as you get	
V745	Q92_20	It is very hard to get a loan from most places these days	
V746	Q92_21	You avoid banking machines such as ATMs / Cashpoints as much as possible	
V747	Q92_22	Without credit / taking a loan, you would not be able to feed your family	
V748	Q92_23	You work to a budget	
V749	Q92_24	You consider yourself to be an entrepreneur	
V750	Q92_25	You consider yourself to be a business man / woman	
V751	Q92_26	When buying on credit it ends up being more expensive than you thought it was	
V752	Q93_1	Have access to now - 1	
V753	Q93_2	Have access to now - 2	
V754	Q93_3	Have access to now - 3	
V755	Q93_4	Have access to now - 4	
V756	Q93_5	Have access to now - 5	

ID	Name	Label	Question
V757	Q93_6	Have access to now - 6	
V758	Q93_7	Have access to now - 7	
V759	Q93_8	Have access to now - 8	
V760	Q93_9	Have access to now - 9	
V761	Q93_10	Have access to now - 10	
V762	Q93_11	Have access to now - 11	
V763	Q93_12	Have access to now - 12	
V764	Q94_1	Regularly use - 1	
V765	Q94_2	Regularly use - 2	
V766	Q94_3	Regularly use - 3	
V767	Q94_4	Regularly use - 4	
V768	Q94_5	Regularly use - 5	
V769	Q94_6	Regularly use - 6	
V770	Q94_7	Regularly use - 7	
V771	Q94_8	Regularly use - 8	
V772	Q94_9	Regularly use - 9	
V773	Q94_10	Regularly use - 10	
V774	Q94_11	Regularly use - 11	
V775	Q94_12	Regularly use - 12	
V776	Q95	Do you personally own a...	
V777	Q96_1	Payment for grocery shopping - 1	
V778	Q96_2	Payment for grocery shopping - 2	
V779	Q96_3	Payment for grocery shopping - 3	
V780	Q96_4	Payment for grocery shopping - 4	
V781	Q96_5	Payment for grocery shopping - 5	
V782	Q97_1	Lifestyle - 1	
V783	Q97_2	Lifestyle - 2	
V784	Q97_3	Lifestyle - 3	
V785	Q97_4	Lifestyle - 4	
V786	Q97_5	Lifestyle - 5	
V787	Q97_6	Lifestyle - 6	
V788	Q97_7	Lifestyle - 7	
V789	Q97_8	Lifestyle - 8	
V790	Q97_9	Lifestyle - 9	
V791	Q97_10	Lifestyle - 10	
V792	Q97_11	Lifestyle - 11	
V793	Q97_12	Lifestyle - 12	
V794	Q97_13	Lifestyle - 13	
V795	Q97_14	Lifestyle - 14	
V796	Q97_15	Lifestyle - 15	
V797	Q97_16	Lifestyle - 16	
V798	Q97_17	Lifestyle - 17	
V799	Q97_18	Lifestyle - 18	
V800	Q97_19	Lifestyle - 19	
V801	Q97_20	Lifestyle - 20	

ID	Name	Label	Question
V802	Q97_21	Lifestyle - 21	
V803	Q98_1	Household facility - 1	
V804	Q98_2	Household facility - 2	
V805	Q98_3	Household facility - 3	
V806	Q98_4	Household facility - 4	
V807	Q98_5	Household facility - 5	
V808	Q98_6	Household facility - 6	
V809	Q98_7	Household facility - 7	
V810	Q98_8	Household facility - 8	
V811	Q98_9	Household facility - 9	
V812	Q98_10	Household facility - 10	
V813	Q99	Means of getting to food and grocery store	
V814	Q100	Time to get to the nearest food	
V815	Q101_1	I have rather a boring life	
V816	Q101_2	I get very little or no physical exercise	
V817	Q101_3	I do not drink alcoholic drinks at all, or only very seldom	
V818	Q101_4	So far I am satisfied with what I have achieved in my life	
V819	Q101_5	I feel like my life is emotionally empty	
V820	Q101_6	I do not feel really well most of the time	
V821	Q101_7	I feel I am a failure	
V822	Q101_8	I consider myself physically fit	
V823	Q101_9	I feel lonely	
V824	Q101_10	I feel alive and energetic	
V825	Q101_11	I can't afford to eat the correct kinds of foods	
V826	Q101_12	I do not think people think much of me or respect me much	
V827	Q101_13	Generally I am a happy and cheerful person	
V828	Q101_14	I only drink one, at most two, alcoholic drinks a day	
V829	Q101_15	I feel anxious, tense and a sense of panic	
V830	Q101_16	I do not know very many people	
V831	Q101_17	People very seldom ask me for advice	
V832	Q101_18	I have a varied life with lots of different activities	
V833	Q101_19	I do not feel I really belong - I want to be more accepted	
V834	Q101_20	Sometimes I feel quite frightened	
V835	Q101_21	I often drink three or more alcoholic drinks a day	
V836	Q101_22	I regard myself as a spiritual person	
V837	Q101_23	I do not really have a close relationship with anyone	
V838	Q101_24	I have many dreams in life but will never achieve them	
V839	Q101_25	I feel well and in good health	
V840	Q101_26	I often feel calm or serene	
V841	Q101_27	I experience feelings of depression or hopelessness	
V842	Q101_28	I have family and friends to turn to whenever I need them	
V843	Q101_29	My life has meaning and purpose	
V844	Q101_30	I have enough leisure time to be happy	
V845	Q102	FEEL ABOUT YOUR LIFE	
V846	Q103	Main income earner	

ID	Name	Label	Question
V847	Q104	Head of household	
V848	Q104b	Relationship to head of household	
V849	Q105	Number of income earners	
V850	Q106_1	Regular sources of income of other members - 1	
V851	Q106_2	Regular sources of income of other members - 2	
V852	Q106_3	Regular sources of income of other members - 3	
V853	Q106_4	Regular sources of income of other members - 4	
V854	Q106_5	Regular sources of income of other members - 5	
V855	Q106_6	Regular sources of income of other members - 6	
V856	Q107	Marital status	
V857	Q108	Highest level of education	
V858	Q109	Type of accomodation	
V859	Q110	Ownership of property	
V860	Q111_1	Acquisition of property - 1	
V861	Q111_2	Acquisition of property - 2	
V862	Q111_3	Acquisition of property - 3	
V863	Q112	Tradeable asset	
V864	Q113	Fully paid off property	
V865	Q114	Have Title Deeds for property	
V866	Q115_1	Speak - 1	
V867	Q115_2	Speak - 2	
V868	Q115_3	Speak - 3	
V869	Q115_4	Speak - 4	
V870	Q115_5	Speak - 5	
V871	Q115_6	Speak - 6	
V872	Q116_1	Read - 1	
V873	Q116_2	Read - 2	
V874	Q116_3	Read - 3	
V875	Q116_4	Read - 4	
V876	Q116_5	Read - 5	
V877	Q116_6	Read - 6	
V878	Q117_1	Write - 1	
V879	Q117_2	Write - 2	
V880	Q117_3	Write - 3	
V881	Q117_4	Write - 4	
V882	Q117_5	Write - 5	
V883	Q117_6	Write - 6	
V884	Q118	Main source of energy/fuel	
V885	Q119	Access to a PO Box	
V886	Q120_1	Documents - 1	
V887	Q120_2	Documents - 2	
V888	Q120_3	Documents - 3	
V889	Q120_4	Documents - 4	
V890	Q120_5	Documents - 5	
V891	Q120_6	Documents - 6	

ID	Name	Label	Question
V892	Q120_7	Documents - 7	
V893	Q120_8	Documents - 8	
V894	Q120_9	Documents - 9	
V895	Q120_10	Documents - 10	
V896	Q121	Interest in financial matters	
V897	Q122	Follow what is written / said about financial matters	
V898	Q123	Word used to describe increase in prices	
V899	Q124	Total monthly personal income	
V900	Q125	Total monthly household income	
V901	Final_weights_2	Relative Weights	
V902	Final_weight	Weights (Weighted Up)	

Total: 902

PROV: Province**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 9 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Central
2	Copperbelt
3	Eastern
4	Luapula
5	Lusaka
6	Northern
7	North western
8	Southern
9	Western

Q1: Behaviour with a large sum of money**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Put it in a bank / Open a bank account
2	Place it with a Savings Club / Chilimba
3	Give it to someone for safekeeping
4	Hide it at home / Keep it under a mattress / Bury it in a po
5	Carry it with you always
6	Lend it through written agreement
98	Do not know
99	Not specified

DISTRICT: District**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0
 Type: Discrete Width: 13 Range: - Format: character

REGION: Region**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Rural
2	Urban

SEA: Survey Enumerator Area (Cluster)**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0
 Type: Continuous Decimal: 0 Width: 12 Range: 101001031063 - 907147081023 Format: Numeric

GENDER: Gender of respondent**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Female

2	Male
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AGE: Age of respondent

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Continuous Decimal: 0 Width: 3 Range: 16 - 998 Format: Numeric

TOTAL_HHSIZE: Total Household Size

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 15 Format: Numeric

HHSIZE_16P: Household size (16Yrs+)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 10 Format: Numeric

HHSIZE_U16: Household size (Under 16Yrs+)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 8 Format: Numeric

Q1A: First thing to spend money on

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay off loans / debts
2	Spend it on household goods - cooker / fridge / TV / radio e
3	Pay off outstanding bills
4	Start a business
5	Expand a business
6	Pay for school fees - for yourself / family / dependents / f
8	Buy livestock
9	Keep it in the bank in an interest bearing account / Save it
10	Invest in Insurance Schemes
11	Buy stocks on the LUSE
12	Place it in other financial instruments - Treasury Bills, Un
13	Buy a vehicle / boat
14	Go on holiday
15	Give to a charity or other social cause
16	Spend it on travelling
17	Invest in agriculture / farming
18	Build / buy a house
20	Build commercial buildings
21	Buy personal items eg clothes, shoes
22	Buy a plot of land
23	Buy food
24	Invest in equipment for business
25	Give to parents / relatives
26	Spend it on my wedding
27	Go on a picnic
28	Invest in assets
29	Give loans to people and make money
30	Give to church
31	Spend on music production
32	Spend on family needs
33	Extend / renovate my house
95	Others
98	Do not know
99	Not specified

Q2_1: Bank

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_2: Savings Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_3: Current Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_4: Debit Card

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_5: Credit Card

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_6: ATM / Cashpoint Card

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_7: Bank Charges / Service Fees**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_8: Profit**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_9: Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_10: Interest

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_11: Direct Debit

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_12: Investment**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_13: Funeral Fund**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_14: Premiums

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_15: Microfinance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_16: Savings Clubs / Chilimba

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_17: Money Lenders / Kaloba**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_18: Terminal Benefits**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_19: Stock Exchange

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_20: NAPSA / Pension Plan

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_21: Exchange Rate

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_22: Tax**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_23: Shares**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_24: Asset

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_25: Standing Order

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_26: Swift Transfer

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_27: Direct Debit and Credit Clearing (DDACC)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard
2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q2_28: Moneygram

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never heard

2	Heard but do not understand
3	Heard but do understand
99	Not specified

Q3_1: Formal financial institutions in Zambia - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa

27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_2: Formal financial institutions in Zambia - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd

11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_3: Formal financial institutions in Zambia - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank

39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_4: Formal financial institutions in Zambia - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank

22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_5: Formal financial institutions in Zambia - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd

8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_6: Formal financial institutions in Zambia - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank

35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_7: Formal financial institutions in Zambia - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC

19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_8: Formal financial institutions in Zambia - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc

5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_9: Formal financial institutions in Zambia - 9**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank

33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_10: Formal financial institutions in Zambia - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc

17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_11: Formal financial institutions in Zambia - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd

3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_12: Formal financial institutions in Zambia - 12**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank

31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_13: Formal financial institutions in Zambia - 13

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society

15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q3_14: Formal financial institutions in Zambia - 14

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank
28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None

98	Do not know
99	Not specified

Q3_15: Formal financial institutions in Zambia - 15

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	African Development Bank
20	Bank of Zambia
21	Blue Bank
22	Capital Bank
24	Central Bank
25	cusa
27	Grandlays Bank

28	Insurance Bank
29	Lima Bank
30	Memdia Bank
31	Merchant Bank
32	Meridian Bank
33	Obote Bank
34	Post Bank
35	Prudence Bank
36	Union Bank
37	United Bank
39	Zambia World Bank
40	Zanaco
95	Others
96	None
98	Do not know
99	Not specified

Q4_1: Factors when opening an account - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace

12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_2: Factors when opening an account - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees

2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_3: Factors when opening an account - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions

34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_4: Factors when opening an account - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures

24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_5: Factors when opening an account - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live

11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_6: Factors when opening an account - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_7: Factors when opening an account - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions

34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_8: Factors when opening an account - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures

24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_9: Factors when opening an account - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live

11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q4_10: Factors when opening an account - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Bank Charges / Service Fees
2	Interest rates
3	Minimum balance amount
4	Personal information required to open account
5	Accessibility to loans
6	Flexibility in transactions
7	Technology available
8	Opening time
9	Location of branch / bank
10	ATM / Cashpoint close to where I live
11	ATM / Cashpoint close to my workplace
12	Local Zambian bank
13	Foreign / international bank
14	Personal services
15	Attitude of staff
18	Accessibility to money when one needs it
19	Appearance of the bank
20	Reliability / trustworthiness / stability / credibility of t
21	Reputation of the bank
22	Bank conditions / procedures
24	Customer profile of the bank
25	Availability of credit facilities
26	Quality / efficiency / rapidity of service
27	Availability of balance statement
28	Financial security
29	Possibility of having foreign account
30	Familiarity with the bank
31	Must have a personal contact in the bank
32	Period of time the bank has been in operation
33	Assistance in banking transactions
34	Recommendation by other people
35	Investment opportunity
36	Variety of products offered
37	Amount of taxes
95	Others
98	Do not know
99	Not specified

Q5_1: ATM / Cashpoint Card**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_2: Debit Card / Connect Card**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_3: Current / Cheque Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_4: Savings Account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_5: Fixed Deposit Account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It

3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_6: Visa Electron Account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_7: 24 Hours Call Account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_8: Unit Trust Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_9: High Interest Savings Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_10: US Dollar / Foreign Currency Account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_11: Bank Account outside of Zambia

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_12: Credit Card

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It

3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_13: Bank overdraft

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_14: Standing Order

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_15: ddacc**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_16: RTGS (Real Time Gross Settlement)**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_17: Swift Transfer**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q5_18: Celpay

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Do Not Use
99	Not specified

Q6: Bank status of respondent

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Currently Banked
2	Previously Banked

3	Never Banked
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Q7_1: Reasons for not having a bank account - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates

29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_2: Reasons for not having a bank account - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account

7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others

98	Do not know
99	Not specified

Q7_3: Reasons for not having a bank account - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff

28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_4: Reasons for not having a bank account - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account

6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit

95	Others
98	Do not know
99	Not specified

Q7_5: Reasons for not having a bank account - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money

27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_6: Reasons for not having a bank account - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account

5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old

48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_7: Reasons for not having a bank account - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated

26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q10_3: Banking Transactions normally carried out by respondent - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits

4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q7_8: Reasons for not having a bank account - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young

23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_9: Reasons for not having a bank account - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income

2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address
22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided

45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q7_10: Reasons for not having a bank account - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not have a regular income
2	I do not have money to put into a bank
3	I do not have a job
4	I do not qualify to open an account
5	I do not need a bank account
6	The bank closed my account
7	The bank staff couldn't speak my language (mother tongue)
8	I am not comfortable walking into the bank (maybe due to app
9	I do not know how to open an account
10	The bank is too far
11	Minimum balance in the bank is too high
12	I do not have an identity document
13	I do not have a reference
14	It is expensive to have a bank account
15	Bank Charges / Service Fees are too high
16	I prefer dealing in cash
17	I do not trust banks
18	I do not want the tax man to know about my money
19	Long process to open an account
20	No fixed address / Change of address

22	I am still at school / I am too young
23	I am a dependent
24	I am not educated
26	I am still saving money
27	Attitude of staff
28	The banks offer low interest rates
29	My business is bankrupt
30	I cannot manage an account
31	I am retired
33	Lack of knowledge on banks
34	I do not have a stable job
35	I am about to open an account
37	I do not have anyone to open an account for me
38	I prefer to keep money at home
39	I have never thought about it
40	I use my husband's account
41	The bank closed down
42	I do not have enough income to save
43	There is no bank in my region
44	I have not chosen a bank yet / Not yet decided
45	I am widowed
46	Banks do not offer interest on savings
47	I am too old
48	There is no benefit
95	Others
98	Do not know
99	Not specified

Q8: Use somebody else's bank account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Yes
2	No
99	Not specified

Q9_1: Do you do any of the following at a bank? - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash a cheque
2	Deposit cash into someone's account
3	Deposit a cheque into someone's account
4	Collect money
6	Send money
7	Withdraw money
95	Others
96	None of the above
99	Not specified

Q9_2: Do you do any of the following at a bank? - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash a cheque
2	Deposit cash into someone's account
3	Deposit a cheque into someone's account
4	Collect money

6	Send money
7	Withdraw money
95	Others
96	None of the above
99	Not specified

Q9_3: Do you do any of the following at a bank? - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash a cheque
2	Deposit cash into someone's account
3	Deposit a cheque into someone's account
4	Collect money
6	Send money
7	Withdraw money
95	Others
96	None of the above
99	Not specified

Q10_1: Banking Transactions normally carried out by respondent - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits

3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_2: Banking Transactions normally carried out by respondent - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_4: Banking Transactions normally carried out by respondent - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_5: Banking Transactions normally carried out by respondent - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_6: Banking Transactions normally carried out by respondent - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_7: Banking Transactions normally carried out by respondent - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q10_8: Banking Transactions normally carried out by respondent - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash withdrawals
2	Cash deposits
3	Cheque deposits
4	Cash a cheque
5	Direct debit payments
6	Money transfers between your own bank accounts
7	Money transfer to another person's bank account
8	Draw a managers/bankers cheque
99	Not specified

Q11A1: Ways in which CASH WITHDRAWALS are carried out - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11A2: Ways in which CASH WITHDRAWALS are carried out - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11B1: Ways in which CASH DEPOSITS are carried out - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11B2: Ways in which CASH DEPOSITS are carried out - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11C1: Ways in which CHEQUE DEPOSITS are carried out - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11C2: Ways in which CHEQUE DEPOSITS are carried out - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11D1: Ways in which CASH A CHEQUE are carried out - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11F1: Ways in which MONEY TRANSFERS BETWEEN OWN BANK ACCOUNTS are carried out - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Q11F2: Ways in which MONEY TRANSFERS BETWEEN OWN BANK ACCOUNTS are carried out - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint

3	Via A Cellphone/Telephone
99	Not specified

Q11G1: Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Others

NOTES

Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out - 1

Q11G2: Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Others

NOTES

Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out - 2

Q11G3: Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out -

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone
99	Not specified

Others

NOTES

Ways in which MONEY TRANSFER TO ANOTHER PERSON'S BANK ACCOUNT are carried out - 3

Q11H1: Ways in which DRAW A MANAGERS/BANKERS CHEQUE are carried out - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	At the Bank
2	At an ATM / Cashpoint
3	Via A Cellphone/Telephone

99	Not specified
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Q12_1: Banks having personally any form of account - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd (ABC)
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	FINCA Zambia Ltd
20	Overseas bank
21	Post bank
95	Others
99	Not specified

Q12_2: Banks having personally any form of account - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd (ABC)
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	FINCA Zambia Ltd
20	Overseas bank
21	Post bank
95	Others
99	Not specified

Q12_3: Banks having personally any form of account - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd (ABC)
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	FINCA Zambia Ltd
20	Overseas bank
21	Post bank
95	Others
99	Not specified

Q12_4: Banks having personally any form of account - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	African Banking Corporation Zambia Ltd (ABC)
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	FINCA Zambia Ltd
20	Overseas bank
21	Post bank
95	Others
99	Not specified

Q13: Main bank

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd (ABC)
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc

5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
19	FINCA Zambia Ltd
20	Overseas bank
21	Post bank
95	Others
99	Not specified

Q14_1: Means of transport - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Walk
2	Own car
3	Someone else's car
4	Taxi
5	Local Minibus / Bus
6	Long-distance Minibus / Bus
7	Bicycle
8	Boat

9	Cattle / cart
10	Open vans / trucks
11	Company vehicle
12	Public transport
95	Other
96	Do not go to bank
99	Not specified

Q14_2: Means of transport - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Walk
2	Own car
3	Someone else's car
4	Taxi
5	Local Minibus / Bus
6	Long-distance Minibus / Bus
7	Bicycle
8	Boat
9	Cattle / cart
10	Open vans / trucks
11	Company vehicle
12	Public transport
95	Other
96	Do not go to bank
99	Not specified

Q14_3: Means of transport - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Walk
2	Own car
3	Someone else's car
4	Taxi
5	Local Minibus / Bus
6	Long-distance Minibus / Bus
7	Bicycle
8	Boat
9	Cattle / cart
10	Open vans / trucks
11	Company vehicle
12	Public transport
95	Other
96	Do not go to bank
99	Not specified

Q14_4: Means of transport - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Walk
2	Own car
3	Someone else's car
4	Taxi
5	Local Minibus / Bus

6	Long-distance Minibus / Bus
7	Bicycle
8	Boat
9	Cattle / cart
10	Open vans / trucks
11	Company vehicle
12	Public transport
95	Other
96	Do not go to bank
99	Not specified

Q15: Cost of public transport

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Below K5,000
2	K5,000 - K10,000
3	K11,000 - K25,000
4	K26,000 - K50,000
5	K51,000 - K100,000
6	Over K100,000
99	Not specified

Q16: Time spent to get to the bank

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Under 5 minutes
2	About 5 minutes
3	About 10 minutes
4	About 15 - 20 minutes
5	About 20 - 30 minutes
6	About 30 - 45 minutes
7	About an hour or more
8	Up to a day
9	More than one day
99	Not specified

Q17: Financial service from a microfinance institution

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q18_1: Microfinance institution - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Africa Enterprise Trust Zambia (AETZ)
2	Africa Housing Fund (AHF)

3	Agricultural Support Programme
4	Bayport
5	Blue Financial Services
6	Cetzam Opportunity Microfinance Ltd.
7	Ecumenical Church Loan Fund (ECLOF)
8	Evangelical Fellowship of Zambia
9	FINCA Zambia Ltd
10	Harmos MED Ltd
11	Keepers Zambia Foundation
12	Lutheran World Federation (LWF)
13	Micro Bankers Trust
14	Microfin Africa Zambia Ltd
15	National Savings & Credit Bank (NSCB)
16	Netfin
17	Peoples Participation Service
18	Pride Zambia Ltd
19	Pulse Holdings Ltd
20	Salvation Army - Lusumpuko Women's Microcredit Fund
21	Women Finance Co-operative Zambia Ltd
22	Young Women Christian Association (YWCA) - Western Region
23	Young Women Christian Association (YWCA) - Youth Skills Ente
24	Zambezi Youth Organisation (ZAYO)
25	African Banking Corporation Zambia Ltd (ABC)
26	Care International
27	chaz
28	Cooperative Society
29	Disable group
31	Lusu Mission
32	Mashebo Trust Mission Guard
33	Red Cross
34	Women for Change
95	Others
99	Not specified

Q18_2: Microfinance institution - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Africa Enterprise Trust Zambia (AETZ)
2	Africa Housing Fund (AHF)
3	Agricultural Support Programme
4	Bayport
5	Blue Financial Services
6	Cetzam Opportunity Microfinance Ltd.
7	Ecumenical Church Loan Fund (ECLOF)
8	Evangelical Fellowship of Zambia
9	FINCA Zambia Ltd
10	Harmos MED Ltd
11	Keepers Zambia Foundation
12	Lutheran World Federation (LWF)
13	Micro Bankers Trust
14	Microfin Africa Zambia Ltd
15	National Savings & Credit Bank (NSCB)
16	Netfin
17	Peoples Participation Service
18	Pride Zambia Ltd
19	Pulse Holdings Ltd
20	Salvation Army - Lusumpuko Women's Microcredit Fund
21	Women Finance Co-operative Zambia Ltd
22	Young Women Christian Association (YWCA) - Western Region
23	Young Women Christian Association (YWCA) - Youth Skills Ente
24	Zambezi Youth Organisation (ZAYO)
25	African Banking Corporation Zambia Ltd (ABC)
26	Care International
27	chaz
28	Cooperative Society
29	Disable group
31	Lusu Mission
32	Mashebo Trust Mission Guard
33	Red Cross
34	Women for Change
95	Others

Q18_3: Microfinance institution - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Africa Enterprise Trust Zambia (AETZ)
2	Africa Housing Fund (AHF)
3	Agricultural Support Programme
4	Bayport
5	Blue Financial Services
6	Cetzam Opportunity Microfinance Ltd.
7	Ecumenical Church Loan Fund (ECLOF)
8	Evangelical Fellowship of Zambia
9	FINCA Zambia Ltd
10	Harmos MED Ltd
11	Keepers Zambia Foundation
12	Lutheran World Federation (LWF)
13	Micro Bankers Trust
14	Microfin Africa Zambia Ltd
15	National Savings & Credit Bank (NSCB)
16	Netfin
17	Peoples Participation Service
18	Pride Zambia Ltd
19	Pulse Holdings Ltd
20	Salvation Army - Lusumpuko Women's Microcredit Fund
21	Women Finance Co-operative Zambia Ltd
22	Young Women Christian Association (YWCA) - Western Region
23	Young Women Christian Association (YWCA) - Youth Skills Ente
24	Zambezi Youth Organisation (ZAYO)
25	African Banking Corporation Zambia Ltd (ABC)
26	Care International
27	chaz
28	Cooperative Society

29	Disable group
31	Lusu Mission
32	Mashebo Trust Mission Guard
33	Red Cross
34	Women for Change
95	Others

Q18_4: Microfinance institution - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Africa Enterprise Trust Zambia (AETZ)
2	Africa Housing Fund (AHF)
3	Agricultural Support Programme
4	Bayport
5	Blue Financial Services
6	Cetzam Opportunity Microfinance Ltd.
7	Ecumenical Church Loan Fund (ECLOF)
8	Evangelical Fellowship of Zambia
9	FINCA Zambia Ltd
10	Harmos MED Ltd
11	Keepers Zambia Foundation
12	Lutheran World Federation (LWF)
13	Micro Bankers Trust
14	Microfin Africa Zambia Ltd
15	National Savings & Credit Bank (NSCB)
16	Netfin
17	Peoples Participation Service
18	Pride Zambia Ltd
19	Pulse Holdings Ltd
20	Salvation Army - Lusumpuko Women's Microcredit Fund
21	Women Finance Co-operative Zambia Ltd

22	Young Women Christian Association (YWCA) - Western Region
23	Young Women Christian Association (YWCA) - Youth Skills Ente
24	Zambezi Youth Organisation (ZAYO)
25	African Banking Corporation Zambia Ltd (ABC)
26	Care International
27	chaz
28	Cooperative Society
29	Disable group
31	Lusu Mission
32	Mashebo Trust Mission Guard
33	Red Cross
34	Women for Change
95	Others

Q18_5: Microfinance institution - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Africa Enterprise Trust Zambia (AETZ)
2	Africa Housing Fund (AHF)
3	Agricultural Support Programme
4	Bayport
5	Blue Financial Services
6	Cetzam Opportunity Microfinance Ltd.
7	Ecumenical Church Loan Fund (ECLOF)
8	Evangelical Fellowship of Zambia
9	FINCA Zambia Ltd
10	Harmos MED Ltd
11	Keepers Zambia Foundation
12	Lutheran World Federation (LWF)
13	Micro Bankers Trust
14	Microfin Africa Zambia Ltd

15	National Savings & Credit Bank (NSCB)
16	Netfin
17	Peoples Participation Service
18	Pride Zambia Ltd
19	Pulse Holdings Ltd
20	Salvation Army - Lusumpuko Women's Microcredit Fund
21	Women Finance Co-operative Zambia Ltd
22	Young Women Christian Association (YWCA) - Western Region
23	Young Women Christian Association (YWCA) - Youth Skills Ente
24	Zambezi Youth Organisation (ZAYO)
25	African Banking Corporation Zambia Ltd (ABC)
26	Care International
27	chaz
28	Cooperative Society
29	Disable group
31	Lusu Mission
32	Mashebo Trust Mission Guard
33	Red Cross
34	Women for Change
95	Others

Q19_1_1: You have to pay Bank Charges / Service Fees - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_1_2: You have to pay Bank Charges / Service Fees - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_1_3: You have to pay Bank Charges / Service Fees - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_1_4: You have to pay Bank Charges / Service Fees - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_1_5: You have to pay Bank Charges / Service Fees - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_1_6: You have to pay Bank Charges / Service Fees - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_1: The interest they charge on loans is very high - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_2: The interest they charge on loans is very high - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_3: The interest they charge on loans is very high - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_4: The interest they charge on loans is very high - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_5: The interest they charge on loans is very high - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_2_6: The interest they charge on loans is very high - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_3_1: They make quick decisions if you want a loan - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_3_2: They make quick decisions if you want a loan - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_3_3: They make quick decisions if you want a loan - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_3_4: They make quick decisions if you want a loan - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_3_5: They make quick decisions if you want a loan - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_3_6: They make quick decisions if you want a loan - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_4_1: You need credit references - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_4_2: You need credit references - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_4_3: You need credit references - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_4_4: You need credit references - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_4_5: You need credit references - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_4_6: You need credit references - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_1: You need to have a pay-slip to open an account - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_2: You need to have a pay-slip to open an account - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_3: You need to have a pay-slip to open an account - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_4: You need to have a pay-slip to open an account - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_5: You need to have a pay-slip to open an account - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_5_6: You need to have a pay-slip to open an account - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_6_1: You do not need to have an identity document - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_6_2: You do not need to have an identity document - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_6_3: You do not need to have an identity document - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_6_4: You do not need to have an identity document - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_6_5: You do not need to have an identity document - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_6_6: You do not need to have an identity document - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_7_1: You must have a permanent address - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_7_2: You must have a permanent address - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_7_3: You must have a permanent address - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_7_4: You must have a permanent address - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_7_5: You must have a permanent address - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_7_6: You must have a permanent address - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_1: They are too far away from where I live, work or usually go to - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_2: They are too far away from where I live, work or usually go to - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_3: They are too far away from where I live, work or usually go to - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_4: They are too far away from where I live, work or usually go to - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_5: They are too far away from where I live, work or usually go to - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_8_6: They are too far away from where I live, work or usually go to - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_9: They have too few ATMs / cashpoints**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_10_1: They have too few branches - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_10_2: They have too few branches - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_10_3: They have too few branches - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_10_4: They have too few branches - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_10_5: They have too few branches - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_10_6: They have too few branches - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_1: They have low returns on investment / low interests on savings - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_2: They have low returns on investment / low interests on savings - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_3: They have low returns on investment / low interests on savings - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_4: They have low returns on investment / low interests on savings - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_5: They have low returns on investment / low interests on savings - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_11_6: They have low returns on investment / low interests on savings - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_12_1: It is difficult to withdraw money - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_12_2: It is difficult to withdraw money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_12_3: It is difficult to withdraw money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_12_4: It is difficult to withdraw money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_12_5: It is difficult to withdraw money - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_12_6: It is difficult to withdraw money - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_13_1: They force you to keep a minimum balance - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_13_2: They force you to keep a minimum balance - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_13_3: They force you to keep a minimum balance - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_13_4: They force you to keep a minimum balance - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_13_5: They force you to keep a minimum balance - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_1: You cannot borrow small amounts - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_2: You cannot borrow small amounts - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_3: You cannot borrow small amounts - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_4: You cannot borrow small amounts - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_5: You cannot borrow small amounts - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_14_6: You cannot borrow small amounts - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_15_1: Their staff are very helpful - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_15_2: Their staff are very helpful - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_15_3: Their staff are very helpful - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_15_4: Their staff are very helpful - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_15_5: Their staff are very helpful - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_15_6: Their staff are very helpful - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_16_1: Their staff are very understanding - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_16_2: Their staff are very understanding - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_16_3: Their staff are very understanding - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_16_4: Their staff are very understanding - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_16_5: Their staff are very understanding - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_16_6: Their staff are very understanding - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_17_1: Their service is too slow - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_17_2: Their service is too slow - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_17_3: Their service is too slow - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_17_4: Their service is too slow - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_17_5: Their service is too slow - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_1: Their staff take time to explain to people their obligations - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_2: Their staff take time to explain to people their obligations - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_3: Their staff take time to explain to people their obligations - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_4: Their staff take time to explain to people their obligations - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_5: Their staff take time to explain to people their obligations - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_18_6: Their staff take time to explain to people their obligations - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_19_1: They have information brochures available to the public - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_19_2: They have information brochures available to the public - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_19_3: They have information brochures available to the public - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_19_4: They have information brochures available to the public - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_19_5: They have information brochures available to the public - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_19_6: They have information brochures available to the public - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_20_1: They give you regular updates about key events / new products - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_20_2: They give you regular updates about key events / new products - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_20_3: They give you regular updates about key events / new products - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_20_4: They give you regular updates about key events / new products - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_20_5: They give you regular updates about key events / new products - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_20_6: They give you regular updates about key events / new products - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_21: Their technology e.g. ATMs / cashpoints can be difficult to use

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_22_1: You understand how their products e.g. savings, credit and loans, work - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_22_2: You understand how their products e.g. savings, credit and loans, work - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_22_3: You understand how their products e.g. savings, credit and loans, work - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbans
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_22_4: You understand how their products e.g. savings, credit and loans, work - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbans
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_22_5: You understand how their products e.g. savings, credit and loans, work - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_22_6: You understand how their products e.g. savings, credit and loans, work - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_23_1: You are satisfied with their service - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_23_2: You are satisfied with their service - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_23_3: You are satisfied with their service - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_23_4: You are satisfied with their service - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_23_5: You are satisfied with their service - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_23_6: You are satisfied with their service - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_1: You trust them - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_2: You trust them - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_3: You trust them - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_4: You trust them - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_5: You trust them - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbos
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_24_6: You trust them - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_25_1: The hours they open are very convenient - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_25_2: The hours they open are very convenient - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbans
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_25_3: The hours they open are very convenient - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbans
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_25_4: The hours they open are very convenient - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_25_5: The hours they open are very convenient - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None

8	Do not know
99	Not specified

Q19_25_6: The hours they open are very convenient - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_26_1: They accept small transactions - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass

6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_26_2: They accept small transactions - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_26_3: They accept small transactions - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies

4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_26_4: They accept small transactions - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbass
6	Informal lenders e.g. Kalobass
7	None
8	Do not know
99	Not specified

Q19_26_5: They accept small transactions - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks

2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_26_6: They accept small transactions - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_1: They are your ideal financial service provider - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_2: They are your ideal financial service provider - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_3: They are your ideal financial service provider - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_4: They are your ideal financial service provider - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbas
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_5: They are your ideal financial service provider - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q19_27_6: They are your ideal financial service provider - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Banks
2	Insurance Companies
3	Building Societies
4	Microfinance Institutions
5	Savings Clubs / Chilimbias
6	Informal lenders e.g. Kalobas
7	None
8	Do not know
99	Not specified

Q20_1: You shop around for the best interest rates**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_2: You can easily live your life without having a bank account**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_3: Taking loans should be avoided as much as possible**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_4: When it comes to money you trust your own experience/knowledge rather than the a

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

When it comes to money you trust your own experience/knowledge rather than the advice/promises of others

Q20_5: If you save and invest regularly, eventually the small amounts will mount up and

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know

99	Not specified
----	---------------

Others

NOTES

If you save and invest regularly, eventually the small amounts will mount up and you'll be secure

Q20_6: In times of need you would rather deal with people you know than with a large or

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

In times of need you would rather deal with people you know than with a large organisation

Q20_7: You would prefer to save money for a long-term goal with an insurance company

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know

99	Not specified
----	---------------

Q20_8: You would rather deal face to face with a person than with an electronic device,

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You would rather deal face to face with a person than with an electronic device, even if the device is quicker

Q20_9: Banks force you to use technology

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_10: When it comes to money young people know more than older people**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_11: You are prepared to pay more money to have someone you trust handle your money**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_12: Most services offered by banks are also available from other people**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_13: You often think you would like to start your own business but can't get credit /

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You often think you would like to start your own business but can't get credit / loan

Q20_14: You do not trust informal associations like savings clubs / chilimbas

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know

99	Not specified
----	---------------

Q20_15: You are prepared to learn how to use new technology

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_16: When you receive your account statement you check the details on the account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_17: If you don't understand technology, you can't get a bank account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_18: You often do not feel in control of your finances

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_19: Banks take advantage of poor people

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_20: You would change banks if another bank offered you more attractive products or s**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You would change banks if another bank offered you more attractive products or services

Q20_21: You enjoy spending money to buy things even if you have to use credit to do so**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_22: The bank you use gives you status in your friends' eyes**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_23: When buying on credit you find it usually ends up being more expensive than you**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

When buying on credit you find it usually ends up being more expensive than you thought it was

Q20_24: You often find that you are surprised by the final amount you have had to pay fo**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You often find that you are surprised by the final amount you have had to pay for a loan

Q20_25: You would prefer to save money at a bank for a long-term goal

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q20_26: You can earn more money investing in other ventures, rather than using a savings

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You can earn more money investing in other ventures, rather than using a savings account

Q21_1: Unexpected event that could impact on finances - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job

20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_2: Unexpected event that could impact on finances - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv

7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_3: Unexpected event that could impact on finances - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses

36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_4: Unexpected event that could impact on finances - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job

20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_5: Unexpected event that could impact on finances - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv

7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_6: Unexpected event that could impact on finances - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses

36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_7: Unexpected event that could impact on finances - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job

20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_8: Unexpected event that could impact on finances - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv

7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_9: Unexpected event that could impact on finances - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses

36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_10: Unexpected event that could impact on finances - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job

20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_11: Unexpected event that could impact on finances - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv

7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_12: Unexpected event that could impact on finances - 12

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job
20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses

36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q21_13: Unexpected event that could impact on finances - 13

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Theft, fire or destruction of household / property
2	Theft or destruction of agricultural crop / livestock
3	Failure of business / bankruptcy
4	Member of household loses job
5	Disability of household member
6	Serious illness of a household member that requires expensiv
7	Death of a household / family member
8	Separation / divorce
9	Birth of child
10	Unforeseen education expenses
11	Non-payment from creditors / people who owe you money
12	Rent increase
13	Rise in fuel prices
14	Rise in food prices
15	Accident
16	Missing bank books
17	Weather hazards (drought, flood)
18	Unability to pay bills
19	Failure to find a job

20	Fall in maize prices
21	Member of household goes to prison
22	Family problems
23	Financial assistance to others
24	Food shortage
25	Purchase of a plot of land
27	Poor harvest
28	Need for more agricultural inputs
29	Rise in transport costs
30	Inflation
31	Stolen money
32	Power cut
34	Medical expenses
36	Need for more agricultural inputs
37	Poverty
38	Unexpected visitors
39	Wedding
95	Others
96	None
98	Do not know
99	Not specified

Q22_1: Deal with it financially - 1 (first mention)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer

7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_2: Deal with it financially - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary

95	Others
98	Do not know
99	Not specified

Q22_3: Deal with it financially - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work

25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_4: Deal with it financially - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else

14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_5: Deal with it financially - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses

3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_6: Deal with it financially - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business

31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_7: Deal with it financially - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba
9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions

20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q22_8: Deal with it financially - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Sell assets / dispose of agricultural crop / livestock
2	Cut down on household expenses
3	Wait / ask for donations
4	Apply for government grant
5	Borrow money from family / friend
6	Borrow money from employer
7	Borrow money from bank
8	Borrow money from other sources eg. Savings Club / Chilimba

9	Ask Church for assistance
10	Take out savings with bank
11	Take out savings with other financial provider
12	Claim insurance
13	Postpone plans to pay for something else
14	Cash in other financial instruments - T-bills, shares
15	Claim husband's wealth through divorce
16	Ask for advanced salary
17	Borrow money
18	Ask assistance from family / relatives / friends / neighbour
19	Borrow money from financial institutions
20	Ask for assistance from community-based organisations
21	Ask for assistance from employer
22	Rent the house
23	Buy commodities on credit
24	Carry out piece work
25	Collect debts
26	Take out personal savings
27	Find a job / part-time job
28	Find another sponsor for school fees
29	Get an advance on rentals
30	Take money from business
31	Start a business
32	Ask assistance from the police
33	Pray to god
34	Pay by instalments
35	Wait for salary
95	Others
98	Do not know
99	Not specified

Q23_1: Enough food to eat

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_2: Enough clean water for home use

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_3: Enough medicines or medical treatment

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_4: Electricity in your home

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_5: Enough fuel to cook your food

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_6: A cash income

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q23_7: Felt unsafe from crime in your home

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Always
2	Often
3	Sometimes
4	Rarely
5	Never
6	Don't Know
99	Not specified

Q24_1: To whom do you usually turn to - 1 (first mention)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family / relative
2	Friend / neighbour
3	Employer
4	Community Based Organisation
5	Church
6	Financial institution
7	Microfinance institution
8	Informal lender e.g Savings Club / Chilimba, Money lender /
9	Illicit means
10	Service provider
11	Use alternatives
12	Carry out piece work
13	Take out personal savings
14	Police
15	Commercial farmers
16	Councillor / Headman

17	Government institutions
18	Clinic / Hospital / Health Centre
19	Go to zesco
20	Landlord
21	Get money from the business
23	Pray to God
24	School
25	Sell livestock / crops
27	Sell personal belongings eg clothes
28	Sell assets
95	Others
96	No one
98	Do not know
99	Not specified

Q24_2: To whom do you usually turn - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family / relative
2	Friend / neighbour
3	Employer
4	Community Based Organisation
5	Church
6	Financial institution
7	Microfinance institution
8	Informal lender e.g Savings Club / Chilimba, Money lender /
9	Illicit means
10	Service provider
11	Use alternatives
12	Carry out piece work
13	Take out personal savings

14	Police
15	Commercial farmers
16	Councillor / Headman
17	Government institutions
18	Clinic / Hospital / Health Centre
19	Go to zesco
20	Landlord
21	Get money from the business
23	Pray to God
24	School
25	Sell livestock / crops
27	Sell personal belongings eg clothes
28	Sell assets
95	Others
96	No one
98	Do not know
99	Not specified

Q24_3: To whom do you usually turn - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family / relative
2	Friend / neighbour
3	Employer
4	Community Based Organisation
5	Church
6	Financial institution
7	Microfinance institution
8	Informal lender e.g Savings Club / Chilimba, Money lender /
9	Illicit means
10	Service provider

11	Use alternatives
12	Carry out piece work
13	Take out personal savings
14	Police
15	Commercial farmers
16	Councillor / Headman
17	Government institutions
18	Clinic / Hospital / Health Centre
19	Go to zesco
20	Landlord
21	Get money from the business
23	Pray to God
24	School
25	Sell livestock / crops
27	Sell personal belongings eg clothes
28	Sell assets
95	Others
96	No one
98	Do not know
99	Not specified

Q24_4: To whom do you usually turn - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family / relative
2	Friend / neighbour
3	Employer
4	Community Based Organisation
5	Church
6	Financial institution
7	Microfinance institution

8	Informal lender e.g Savings Club / Chilimba, Money lender /
9	Illicit means
10	Service provider
11	Use alternatives
12	Carry out piece work
13	Take out personal savings
14	Police
15	Commercial farmers
16	Councillor / Headman
17	Government institutions
18	Clinic / Hospital / Health Centre
19	Go to zesco
20	Landlord
21	Get money from the business
23	Pray to God
24	School
25	Sell livestock / crops
27	Sell personal belongings eg clothes
28	Sell assets
95	Others
96	No one
98	Do not know
99	Not specified

Q24_5: To whom do you usually turn - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family / relative
2	Friend / neighbour
3	Employer
4	Community Based Organisation

5	Church
6	Financial institution
7	Microfinance institution
8	Informal lender e.g Savings Club / Chilimba, Money lender /
9	Illicit means
10	Service provider
11	Use alternatives
12	Carry out piece work
13	Take out personal savings
14	Police
15	Commercial farmers
16	Councillor / Headman
17	Government institutions
18	Clinic / Hospital / Health Centre
19	Go to zesco
20	Landlord
21	Get money from the business
23	Pray to God
24	School
25	Sell livestock / crops
27	Sell personal belongings eg clothes
28	Sell assets
95	Others
96	No one
98	Do not know
99	Not specified

Q25_1: Services to send money - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch

2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others
96	Don't send / receive money
99	Not specified

Q25_2: Services to send money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch
2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others

96	Don't send / receive money
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Q25_3: Services to send money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch
2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others
96	Don't send / receive money

Q25_4: Services to send money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch

2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others
96	Don't send / receive money

Q25_5: Services to send money - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch
2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others
96	Don't send / receive money

Q25_6: Services to send money - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer at bank branch
2	Bank transfer by cellphone / telephone
3	Cheque
4	Funds transfer agencies (e.g. Western Union, Moneygram)
5	By courier service eg Mercury, DHL, Fedex
6	Cash received / delivered through third party eg. taxi-drive
7	Cash received / delivered in person
8	Swift Transfer
9	Through post office
10	By postal mail
11	Postal money order
12	Telegraphic transfer
95	Others
96	Don't send / receive money

Q26_1: To whom did you send money - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town

3	Family living in another country
4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village
13	Family
14	Friend
15	Former employer
95	Others
99	Not specified

Q26_2: To whom did you send money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town
3	Family living in another country
4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village

13	Family
14	Friend
15	Former employer
95	Others
99	Not specified

Q26_3: To whom did you send money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town
3	Family living in another country
4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village
13	Family
14	Friend
15	Former employer
95	Others
99	Not specified

Q26_4: To whom did you send money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town
3	Family living in another country
4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village
13	Family
14	Friend
15	Former employer
95	Others
99	Not specified

Q26_5: To whom did you send money - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town
3	Family living in another country

4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village
13	Family
14	Friend
15	Former employer
95	Others
99	Not specified

Q26_6: To whom did you send money - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Family living in another rural village
2	Family living in another urban town
3	Family living in another country
4	Business in the country
5	Business in another country
6	Friend in another rural village
7	Friend in another town
8	Friend in another country
9	Government
10	Friend in same town
11	Family living in same town
12	Family living in same village
13	Family

14	Friend
15	Former employer
95	Others
99	Not specified

Q26A: How often do you send money

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Weekly
2	Monthly
3	Quarterly
4	No specific pattern
5	Twice every 3 months
6	Every two months
7	Twice each school term
8	Each school term
9	Twice a year
10	Yearly
95	Others
99	Not specified

Q26B_1: Reasons for choosing main method to send money - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q26B_2: Reasons for choosing main method to send money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice

9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q26B_3: Reasons for choosing main method to send money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it

95	Others
98	Do not know
99	Not specified

Q26B_4: Reasons for choosing main method to send money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q26B_5: Reasons for choosing main method to send money - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q26B_6: Reasons for choosing main method to send money - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use

2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper
10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q26B_7: Reasons for choosing main method to send money - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	It is easy to use
2	It is easy to get to
3	It is convenient
4	Transfer is fast
5	Transfer is safe
6	It is affordable
7	It is the only one available to me
8	I do not know of any other means / no choice
9	It is cheaper

10	It is my employer who decides
11	It is free of charge
12	I can deliver in person
13	It gives me the opportunity to see / visit the person
14	It has been recommended by parents
15	I do not need to have a bank account
16	I am used to it
95	Others
98	Do not know
99	Not specified

Q27_1: Regular sources of income - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family in the country
12	Money from family outside the country
13	Money from friend in the country
14	Money from friend outside the country
15	Money from business investments in the country
16	Money from business investments outside the country
17	Money from family

18	Money from church
19	School fees
20	Work (not specified if self-employed or in paid employment)
21	Piece-work
95	Others
96	Do not receive income
99	Not specified

Q27_2: Regular sources of income - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family in the country
12	Money from family outside the country
13	Money from friend in the country
14	Money from friend outside the country
15	Money from business investments in the country
16	Money from business investments outside the country
17	Money from family
18	Money from church
19	School fees
20	Work (not specified if self-employed or in paid employment)

21	Piece-work
95	Others
96	Do not receive income
99	Not specified

Q27_3: Regular sources of income - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family in the country
12	Money from family outside the country
13	Money from friend in the country
14	Money from friend outside the country
15	Money from business investments in the country
16	Money from business investments outside the country
17	Money from family
18	Money from church
19	School fees
20	Work (not specified if self-employed or in paid employment)
21	Piece-work
95	Others
96	Do not receive income

99	Not specified
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Q27_4: Regular sources of income - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family in the country
12	Money from family outside the country
13	Money from friend in the country
14	Money from friend outside the country
15	Money from business investments in the country
16	Money from business investments outside the country
17	Money from family
18	Money from church
19	School fees
20	Work (not specified if self-employed or in paid employment)
21	Piece-work
95	Others
96	Do not receive income
99	Not specified

Q28: MAIN SOURCE OF INCOME**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family in the country
12	Money from family outside the country
13	Money from friend in the country
14	Money from friend outside the country
15	Money from business investments in the country
16	Money from business investments outside the country
17	Money from family
18	Money from church
19	School fees
20	Work (not specified if self-employed or in paid employment)
21	Piece-work
95	Others
96	Do not receive income
99	Not specified

Q29_1_1: Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_1**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_1_2: Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_1_3: Ways of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_2_1: Ways of receiving money - SALARIES/WAGES FROM A FARM_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_2_2: Ways of receiving money - SALARIES/WAGES FROM A FARM_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_3_1: Ways of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_3_2: Ways of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_4_1: Ways of receiving money - SELF-EMPLOYED IN BUSINESS_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_4_2: Ways of receiving money - SELF-EMPLOYED IN BUSINESS_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_4_3: Ways of receiving money - SELF-EMPLOYED IN BUSINESS_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_5_1: Ways of receiving money - SELF-EMPLOYED IN FARMING_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_5_2: Ways of receiving money - SELF-EMPLOYED IN FARMING_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_5_3: Ways of receiving money - SELF-EMPLOYED IN FARMING_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_6: Ways of receiving money - RENTAL INCOME

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_7: Ways of receiving money - PRIVATE PENSION

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_8: Ways of receiving money - STATE PENSION**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_9: Ways of receiving money - MAINTENANCE GRANTS**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_10: Ways of receiving money - INTERESTS ON FINANCIAL INSTRUMENTS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_11_1: Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_11_2: Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_11_3: Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_11_4: Ways of receiving money - MONEY FROM FAMILY IN THE COUNTRY_4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_12_1: Ways of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_12_2: Ways of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_13_1: Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_13_2: Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_13_3: Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_13_4: Ways of receiving money - MONEY FROM FRIEND IN THE COUNTRY_4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_14: Ways of receiving money - MONEY FROM FRIEND OUTSIDE THE COUNTRY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_15_1: Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_15_2: Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE

COUNTRY_2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_15_3: Ways of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY_3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_17_1: Ways of receiving money - MONEY FROM FAMILY_1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_17_2: Ways of receiving money - MONEY FROM FAMILY_2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_18: Ways of receiving money - MOENY FROM CHURCH**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_19_1: Ways of receiving money - SCHOOL FEES_1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_19_2: Ways of receiving money - SCHOOL FEES_2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_19_3: Ways of receiving money - SCHOOL FEES_3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_20_1: Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOY)**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Others

NOTES

Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOYMENT)_1

Q29_20_2: Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOY)**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union

5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Others

NOTES

Ways of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOYMENT)_2

Q29_21_1: Ways of receiving money - PIECE WORK_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_21_2: Ways of receiving money - PIECE WORK_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q29_95: Ways of receiving money - OTHERS_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash in person
2	Cash third party
3	Swift transfer
4	Western Union
5	Cheque
6	Into Bank Account
7	Other
99	Not specified

Q30_1: Frequency of receiving money - SALARIES/WAGES FROM A COMPANY/BUSINESS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_2: Frequency of receiving money - SALARIES/WAGES FROM A FARM

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_3: Frequency of receiving money - SALARIES/WAGES FROM AN INDIVIDUAL

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly

5	Less often
99	Not specified

Q30_4: Frequency of receiving money - SELF-EMPLOYED IN BUSINESS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_5: Frequency of receiving money - SELF-EMPLOYED IN FARMING

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_6: Ways of receiving money - RENTAL INCOME**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_7: Ways of receiving money - PRIVATE PENSION**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_8: Ways of receiving money - STATE PENSION**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_9: Ways of receiving money - MAINTENANCE GRANTS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_10: Ways of receiving money - INTERESTS ON FINANCIAL INSTRUMENTS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_11: Frequency of receiving money - MONEY FROM FAMILY IN THE COUNTRY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_12: Frequency of receiving money - MONEY FROM FAMILY OUTSIDE THE COUNTRY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month

4	Monthly
5	Less often
99	Not specified

Q30_13: Frequency of receiving money - MONEY FROM FRIEND IN THE COUNTRY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_14: Frequency of receiving money - MONEY FROM FRIEND OUTSIDE THE COUNTRY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_15: Frequency of receiving money - MONEY FROM BUSINESS INVESTMENTS IN THE COUNTRY**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_17: Frequency of receiving money - MONEY FROM FAMILY**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_18: Frequency of receiving money - MONEY FROM CHURCH**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_19: Frequency of receiving money - SCHOOL FEES

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_20: Frequency of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID E

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Others

NOTES

Frequency of receiving money - WORK (NOT SPECIFIED IF SELF-EMPLOYED OR IN PAID EMPLOYMENT)

Q30_21: Frequency of receiving money - PIECE WORK

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q30_95: Frequency of receiving money - OTHERS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Twice a month
4	Monthly
5	Less often
99	Not specified

Q31: Prefer money to be paid to you by

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Cheque
3	Into bank account
4	In kind
5	Partly cash, partly into bank account
95	Others
96	No preference
99	Not specified

Q32: Main source of income - Industries/Sectors

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agriculture
2	Forestry
3	Fishing
4	Mining
5	Manufacturing
6	Electricity, gas & water
7	Construction
8	Trading
9	Tourism / Restaurants, bars & hotels
10	Transport, storage & communications
11	Financial institutions and insurance
12	Real estate & business services
13	Public Service sector
14	Donor / AID / NGO sector
17	Engineering
18	Sport
19	Entertainment
20	Informal finance
21	Blacksmith business
22	Hunting
23	Carpentry
24	Gardening
25	Domestic work
26	Education
27	Security services
28	Health
29	Other elementary occupations
30	Pension / State pension
31	Assistance from others
90	No specific industry / sector
95	Others
96	None
99	Not specified

Q33_1: Other industries / sectors - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agriculture
2	Forestry
3	Fishing
4	Mining
5	Manufacturing
6	Electricity, gas & water
7	Construction
8	Trading
9	Tourism / Restaurants, bars & hotels
10	Transport, storage & communications
11	Financial institutions and insurance
12	Real estate & business services
13	Public Service sector
14	Donor / AID / NGO sector
17	Engineering
18	Sport
19	Entertainment
20	Informal finance
21	Blacksmith business
22	Hunting
23	Carpentry
24	Gardening
25	Domestic work
26	Education
27	Security services
28	Health
29	Other elementary occupations
30	Pension / State pension
31	Assistance from others
90	No specific industry / sector

95	Others
96	None
99	Not specified

Q33_2: Other industries / sectors - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agriculture
2	Forestry
3	Fishing
4	Mining
5	Manufacturing
6	Electricity, gas & water
7	Construction
8	Trading
9	Tourism / Restaurants, bars & hotels
10	Transport, storage & communications
11	Financial institutions and insurance
12	Real estate & business services
13	Public Service sector
14	Donor / AID / NGO sector
17	Engineering
18	Sport
19	Entertainment
20	Informal finance
21	Blacksmith business
22	Hunting
23	Carpentry
24	Gardening
25	Domestic work
26	Education

27	Security services
28	Health
29	Other elementary occupations
30	Pension / State pension
31	Assistance from others
90	No specific industry / sector
95	Others
96	None
99	Not specified

Q33_3: Other industries / sectors - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agriculture
2	Forestry
3	Fishing
4	Mining
5	Manufacturing
6	Electricity, gas & water
7	Construction
8	Trading
9	Tourism / Restaurants, bars & hotels
10	Transport, storage & communications
11	Financial institutions and insurance
12	Real estate & business services
13	Public Service sector
14	Donor / AID / NGO sector
17	Engineering
18	Sport
19	Entertainment
20	Informal finance

21	Blacksmith business
22	Hunting
23	Carpentry
24	Gardening
25	Domestic work
26	Education
27	Security services
28	Health
29	Other elementary occupations
30	Pension / State pension
31	Assistance from others
90	No specific industry / sector
95	Others
96	None
99	Not specified

Q34: Type of farm

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Small Scale Farming
2	Small Holding
3	Commercial Farm
99	Not specified

Q35: Ownership of farm

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Rented
2	Owned by you
3	Owned by somebody else in the household
4	Owned by somebody else not in the household
5	Owned by cooperative society
6	Owned by family
7	Owned by government
8	Owned by employer
9	Owned by school
10	Traditional land / farm
11	Funded by a donor
95	Others
98	Do not know
99	Not specified

Q36: Have Title Deeds

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q37: Financing for agricultural inputs

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q38_1: Finance provider - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank loan
2	Government Finance Scheme
3	Outgrowers Finance Scheme
4	Microfinance Institution Loan
5	Co-operative Financing Scheme
6	NGO/Donor Financing Scheme
7	Family / Friend / Neighbour
8	Self
9	Faith organisation
10	Grants
95	Others
99	Not specified

Q38_2: Finance provider - 2**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank loan
2	Government Finance Scheme
3	Outgrowers Finance Scheme
4	Microfinance Institution Loan
5	Co-operative Financing Scheme
6	NGO/Donor Financing Scheme
7	Family / Friend / Neighbour
8	Self
9	Faith organisation
10	Grants
95	Others

Q38_3: Finance provider - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank loan
2	Government Finance Scheme
3	Outgrowers Finance Scheme
4	Microfinance Institution Loan
5	Co-operative Financing Scheme
6	NGO/Donor Financing Scheme
7	Family / Friend / Neighbour
8	Self
9	Faith organisation

10	Grants
95	Others

Q39_1: Repayment - BANK LOAN

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_2_1: Repayment - GOVERNMENT FINANCE SCHEME_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop

3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_2_2: Repayment - GOVERNMENT FINANCE SCHEME_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_2_3: Repayment - GOVERNMENT FINANCE SCHEME_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_2_4: Repayment - GOVERNMENT FINANCE SCHEME_4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers

9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_3_1: Repayment - OUTGROWERS FINANCE SCHEME_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_3_2: Repayment - OUTGROWERS FINANCE SCHEME_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_4: Repayment - MICROFINANCE INSTITUTION LOAN

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_5_1: Repayment - CO-OPERATIVE FINANCING SCHEME_1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_5_2: Repayment - CO-OPERATIVE FINANCING SCHEME_2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable

7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_6_1: Repayment - NGO/DONOR FINANCING SCHEME_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_6_2: Repayment - NGO/DONOR FINANCING SCHEME_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_7_1: Repayment - FAMILY/FRIEND/NEIGHBOUR_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay

99	Not specified
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Q39_7_2: Repayment - FAMILY/FRIEND/NEIGHBOUR_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_8_1: Repayment - SELF_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products

4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_8_2: Repayment - SELF_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_8_3: Repayment - SELF_3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_8_4: Repayment - SELF_4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay

99	Not specified
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Q39_9: Repayment - FAITH ORGANISATION

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_10: Repayment - GRANTS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products

4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_95_1: Repayment - OTHER_1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q39_95_2: Repayment - OTHER_2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cash
2	Harvested Crop
3	Livestock & By-products
4	Labour
5	Seeds
6	Not Applicable
7	Produce
8	Contribution to price of fertilizers
9	Deduct from salary
95	Others
97	Do not pay
99	Not specified

Q40: CLEAR FINANCIAL OBLIGATIONS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q41_1: Personal loan from bank

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_2: Loan from bank to buy a vehicle

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_3: Loan from bank to buy a house

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It

3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_4: Loan from a Government Scheme to buy a house

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_5: Loan from a Microfinance Institution

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_6: Loan from an employer to buy a house**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_7: Loan from an employer to buy a vehicle**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_8: Other loan from employer**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_9: Loan from family/friend to buy a house

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_10: Loan from family/friend to buy a vehicle

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It

3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_11: Other loan from family/friend

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_12: Loan from an informal money lender/Kaloba

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q41_13: Loan from Savings Club/Chilimba**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now and Use
4	Have It Now But Don't Use
99	Not specified

Q42_1: Loan purpose - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	For house renovation / extension
2	To purchase land
3	Money for my education
4	To pay for children's school fees
5	To start a business
6	To expand business
7	For a burial / funeral
8	For medical expenses
9	For travel or holiday
10	To buy food / clothing
11	To buy furniture / electrical appliances
12	To pay for water / electricity / telephone
13	To pay off debts

14	To purchase livestock
15	To purchase agricultural equipment
16	To care for a sick relative
17	To finance working capital of my business
18	To buy a vehicle
19	To buy a house
21	To buy agricultural inputs
22	To pay rentals
23	To buy timber
24	To save for something
25	To send to a family member
95	Others
98	Do not know
99	Not specified

Q42_2: Loan purpose - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	For house renovation / extension
2	To purchase land
3	Money for my education
4	To pay for children's school fees
5	To start a business
6	To expand business
7	For a burial / funeral
8	For medical expenses
9	For travel or holiday
10	To buy food / clothing
11	To buy furniture / electrical appliances
12	To pay for water / electricity / telephone
13	To pay off debts

14	To purchase livestock
15	To purchase agricultural equipment
16	To care for a sick relative
17	To finance working capital of my business
18	To buy a vehicle
19	To buy a house
21	To buy agricultural inputs
22	To pay rentals
23	To buy timber
24	To save for something
25	To send to a family member
95	Others
98	Do not know

Q42_3: Loan purpose - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	For house renovation / extension
2	To purchase land
3	Money for my education
4	To pay for children's school fees
5	To start a business
6	To expand business
7	For a burial / funeral
8	For medical expenses
9	For travel or holiday
10	To buy food / clothing
11	To buy furniture / electrical appliances
12	To pay for water / electricity / telephone
13	To pay off debts
14	To purchase livestock

15	To purchase agricultural equipment
16	To care for a sick relative
17	To finance working capital of my business
18	To buy a vehicle
19	To buy a house
21	To buy agricultural inputs
22	To pay rentals
23	To buy timber
24	To save for something
25	To send to a family member
95	Others
98	Do not know

Q43_1: Loan provider FOR HOUSE RENOVATION/EXTENSION

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_2: Loan provider TO PURCHASE LAND

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_3: Loan provider MONEY FOR MY EDUCATION

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_4_1: Loan provider TO PAY FOR CHILDREN'S SCHOOL FEES - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_4_2: Loan provider TO PAY FOR CHILDREN'S SCHOOL FEES - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_5_1: Loan provider TO START A BUSINESS - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_5_2: Loan provider TO START A BUSINESS - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_6_1: Loan provider TO EXPAND BUSINESS - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_6_2: Loan provider TO EXPAND BUSINESS - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer

8	Family / Friend / Neighbour
99	Not specified

Q43_7: Loan provider FOR A BURIAL/FUNERAL

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_8_1: Loan provider FOR MEDICAL EXPENSES - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme

6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_8_2: Loan provider FOR MEDICAL EXPENSES - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_9: Loan provider FOR TRAVEL OR HOLIDAY

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution

4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_10_1: Loan provider TO BUY FOOD/CLOTHING - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_10_2: Loan provider TO BUY FOOD/CLOTHING - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank

2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_11: Loan provider TO BUY FURNITURE/ELECTRIAL APPLIANCES

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_12_1: Loan provider TO PAY FOR WATER/ELECTRICITY/TELEPHONE - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_12_2: Loan provider TO PAY FOR WATER/ELECTRICITY/TELEPHONE - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_13_1: Loan provider TO PAY OFF DEBTS - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_13_2: Loan provider TO PAY OFF DEBTS - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_14: Loan provider TO PURCHASE LIVESTOCK

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_15: Loan provider TO PURCHASE AGRICULTURAL EQUIPMENT

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_16: Loan provider TO CARE FOR A SICK RELATIVE**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_17: Loan provider TO FINANCE WORKING CAPITAL OF MY BUSINESS**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_18: Loan provider TO BUY A VEHICLE**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_19_1: Loan provider TO BUY A HOUSE - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer

8	Family / Friend / Neighbour
99	Not specified

Q43_19_2: Loan provider TO BUY A HOUSE - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_21: Loan provider TO BUY AGRICULTURAL INPUTS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme

6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_22: Loan provider TO PAY RENTALS

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_23: Loan provider TO BUY TIMBER

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution

4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_24: Loan provider TO SAVE FOR SOMETHING

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

Q43_25: Loan provider TO SEND TO A FAMILY MEMBER

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank

2	Building Society
3	Micro-finance Institution
4	Savings Club / Chilimba
5	Government Scheme
6	Informal Lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
99	Not specified

RECALL_1: Recall (Q43) - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 8 Format: Numeric

RECALL_2: Recall (Q43) - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 3 - 8 Format: Numeric

RECALL_3: Recall (Q43) - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: 7 - 8 Format: Numeric

Q44_1: Insurance cover - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Microfinance Institution
4	Savings Club / Chilimba
5	Government Schemes
6	Informal lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
96	None
98	Don't know
99	Not specified

Q44_2: Insurance cover - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank
2	Building Society
3	Microfinance Institution
4	Savings Club / Chilimba
5	Government Schemes
6	Informal lender / Kaloba
7	Employer
8	Family / Friend / Neighbour
96	None
98	Don't know
99	Not specified

Q45_1: Reasons for missing a payment - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	The provider of the loan did not contact me to receive payme
2	I had unexpected expenses and could not pay
3	I did not think I needed to pay the loan back at this time
4	I forgot to pay
5	I thought I would try and see if the provider of the loan wo
6	I could not get transport
7	My employer did not give me my salary
8	I was sick
9	I lost my job
10	I was looking after a family member who was sick
11	I did not have the money
12	I was attending a funeral
13	My business was not running well
95	Others
97	I have never missed a payment on my loan
99	Not specified

Q45_2: Reasons for missing a payment - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	The provider of the loan did not contact me to receive payme
2	I had unexpected expenses and could not pay
3	I did not think I needed to pay the loan back at this time
4	I forgot to pay

5	I thought I would try and see if the provider of the loan wo
6	I could not get transport
7	My employer did not give me my salary
8	I was sick
9	I lost my job
10	I was looking after a family member who was sick
11	I did not have the money
12	I was attending a funeral
13	My business was not running well
95	Others
97	I have never missed a payment on my loan

Q45_3: Reasons for missing a payment - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	The provider of the loan did not contact me to receive payme
2	I had unexpected expenses and could not pay
3	I did not think I needed to pay the loan back at this time
4	I forgot to pay
5	I thought I would try and see if the provider of the loan wo
6	I could not get transport
7	My employer did not give me my salary
8	I was sick
9	I lost my job
10	I was looking after a family member who was sick
11	I did not have the money
12	I was attending a funeral
13	My business was not running well
95	Others
97	I have never missed a payment on my loan

Q46_1: Factors to consider when getting a loan from - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others

96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_2: Factors to consider when getting a loan from - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider

25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_3: Factors to consider when getting a loan from - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers

17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_4: Factors to consider when getting a loan from - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider

10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_5: Factors to consider when getting a loan from - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate

3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_6: Factors to consider when getting a loan from - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_7: Factors to consider when getting a loan from - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest

30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_8: Factors to consider when getting a loan from - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding
15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income

23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q46_9: Factors to consider when getting a loan from - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Get the loan / money as soon as possible
2	Low interest rate
3	Repayment period
4	Affordable monthly instalments / repayments
5	Flexibility of repayments
6	No credit checking
7	No proof of employment required
8	Trustworthiness of loan provider
9	Easy access to loan provider
10	Familiarity with loan provider
11	Quality of service provided
12	Past experience with the service provider
13	Amount of loan provided
14	Service provider is understanding

15	Recommendation by others
16	Availability of service providers
17	Benefits from the loan
18	Guarantee / security needed
19	Commitment by the bank
20	The bank where I have my savings
21	My income / future income
23	Advice given by service provider
24	Reliability of service provider
25	Bank charges / penalty fees
26	Convenience
27	Conditions to obtain a loan
28	Type / purpose of loan
29	No interest
30	Religious reasons
95	Others
96	None
97	Will not take any loan / Am not aware of loans
98	Do not know
99	Not specified

Q47: Have you been refused a loan

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q48_1: Reason for refusal - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No account held with the bank
2	No credible references
3	No identity document
4	No permanent address
5	No pay slip
6	Income too low
7	Do not have formal employment
8	Have too many other debts
9	Cannot provide collateral
10	Bank branch was closed
11	Because of current government scheme
12	Corrupted loan officers
13	Application deadline was over
14	Delay
15	I did not look serious
16	It was not the right time
17	Favoritism
18	Loan provider had problems / had no money
19	I did not qualify
95	Others
98	Don't know / No reason
99	Not specified

Q48_2: Reason for refusal - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No account held with the bank
2	No credible references
3	No identity document
4	No permanent address
5	No pay slip
6	Income too low
7	Do not have formal employment
8	Have too many other debts
9	Cannot provide collateral
10	Bank branch was closed
11	Because of current government scheme
12	Corrupted loan officers
13	Application deadline was over
14	Delay
15	I did not look serious
16	It was not the right time
17	Favoritism
18	Loan provider had problems / had no money
19	I did not qualify
95	Others
98	Don't know / No reason
99	Not specified

Q48_3: Reason for refusal - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No account held with the bank
2	No credible references
3	No identity document
4	No permanent address

5	No pay slip
6	Income too low
7	Do not have formal employment
8	Have too many other debts
9	Cannot provide collateral
10	Bank branch was closed
11	Because of current government scheme
12	Corrupted loan officers
13	Application deadline was over
14	Delay
15	I did not look serious
16	It was not the right time
17	Favoritism
18	Loan provider had problems / had no money
19	I did not qualify
95	Others
98	Don't know / No reason
99	Not specified

Q48_4: Reason for refusal - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No account held with the bank
2	No credible references
3	No identity document
4	No permanent address
5	No pay slip
6	Income too low
7	Do not have formal employment
8	Have too many other debts
9	Cannot provide collateral

10	Bank branch was closed
11	Because of current government scheme
12	Corrupted loan officers
13	Application deadline was over
14	Delay
15	I did not look serious
16	It was not the right time
17	Favoritism
18	Loan provider had problems / had no money
19	I did not qualify
95	Others
98	Don't know / No reason
99	Not specified

Q49_1: Most important item to pay - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Rent
2	Electricity bills
3	Water bills
4	Telephone / cellphone bills
5	Food
6	Clothing
7	Medical expenses
8	School / tuition fees
9	Fuel - Charcoal / Wood
10	Petrol / Diesel
11	Credit from local store
12	Chilimba / savings club contribution
13	Loan from bank
14	Loan from microfinance institution

15	Loan from informal lender / Kaloba
16	Agricultural inputs (fertilizers, seeds, livestock, etc.)
17	Alcoholic drinks
18	Household expenses / bills
20	Business expenses
21	Expenses for vehicle
22	Equipment
24	Church offering
25	Personal needs (hair cut, cosmetics...)
26	Entertainment
27	Assistance to family / relatives
28	Home improvement
29	Debts
31	Transport expenses
32	Social events
33	Holiday expenses
34	Assistance to friends / others in need
95	Others
96	None
98	Do not know
99	Not specified

Q49_2: Most important item to pay - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Rent
2	Electricity bills
3	Water bills
4	Telephone / cellphone bills
5	Food
6	Clothing

7	Medical expenses
8	School / tuition fees
9	Fuel - Charcoal / Wood
10	Petrol / Diesel
11	Credit from local store
12	Chilimba / savings club contribution
13	Loan from bank
14	Loan from microfinance institution
15	Loan from informal lender / Kaloba
16	Agricultural inputs (fertilizers, seeds, livestock, etc.)
17	Alcoholic drinks
18	Household expenses / bills
20	Business expenses
21	Expenses for vehicle
22	Equipment
24	Church offering
25	Personal needs (hair cut, cosmetics...)
26	Entertainment
27	Assistance to family / relatives
28	Home improvement
29	Debts
31	Transport expenses
32	Social events
33	Holiday expenses
34	Assistance to friends / others in need
95	Others
96	None
98	Do not know
99	Not specified

Q49_3: Most important item to pay - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Rent
2	Electricity bills
3	Water bills
4	Telephone / cellphone bills
5	Food
6	Clothing
7	Medical expenses
8	School / tuition fees
9	Fuel - Charcoal / Wood
10	Petrol / Diesel
11	Credit from local store
12	Chilimba / savings club contribution
13	Loan from bank
14	Loan from microfinance institution
15	Loan from informal lender / Kaloba
16	Agricultural inputs (fertilizers, seeds, livestock, etc.)
17	Alcoholic drinks
18	Household expenses / bills
20	Business expenses
21	Expenses for vehicle
22	Equipment
24	Church offering
25	Personal needs (hair cut, cosmetics...)
26	Entertainment
27	Assistance to family / relatives
28	Home improvement
29	Debts
31	Transport expenses
32	Social events
33	Holiday expenses
34	Assistance to friends / others in need
95	Others
96	None
98	Do not know
99	Not specified

Q50: Unable to pay bills and debts**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never
2	Yes, once or twice
3	Yes, many times
99	Not specified

Q51_1: Borrow money from family/friend/neighbour**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_2: Borrow money from a bank**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_3: Borrow money from a microfinance institution

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_4: Liquidate assets

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_5: Use own savings**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_6: Borrow money from a savings club/chilimba**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_7: Borrow money from a money lender/kaloba**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_8: Accept donation

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_9: Trade goods

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_10: Do nothing**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_11: Get advanced salary from employer**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_12: Wait until next farming period / wait until money is in**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_13: Explain the situation to the person / Negotiate for more time to pay

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_14: Use rentals

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_15: Borrow from employer**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_16: Carry out some piece work**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_17: Claim money from debtors**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_18: Ask assistance from social welfare organisations

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_19: Use family savings

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q51_20: Pray**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes, I have done this before
2	I could not do this
3	I chose not to do this
99	Not specified

Q52: Proportion of monthly income used to pay off debts**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I have no debt
2	Less than a quarter
3	About a quarter
4	About half (two quarters)
5	About three quarters
6	More than three quarters
98	Do not know
99	Not specified

Q53_1: Ways of investing or growing money - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_2: Ways of investing or growing money - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc

3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_3: Ways of investing or growing money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds

10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_4: Ways of investing or growing money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension

17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_5: Ways of investing or growing money - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_6: Ways of investing or growing money - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_7: Ways of investing or growing money - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_8: Ways of investing or growing money - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange

7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_9: Ways of investing or growing money - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof

14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_10: Ways of investing or growing money - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_11: Ways of investing or growing money - 11**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_12: Ways of investing or growing money - 13**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_13: Ways of investing or growing money - 14

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage

4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_14: Ways of investing or growing money - 15

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts

11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_15: Ways of investing or growing money - 16

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner

18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_16: Ways of investing or growing money - 17

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_17: Ways of investing or growing money - 18

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_18: Ways of investing or growing money - 19

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business
8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q53_19: Ways of investing or growing money - 20

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Investment in another house / flat / property that you rent
2	Investment in a plot of vacant land - residential or commerc
3	Investment in land for agricultural usage
4	Investment in cattle or livestock
5	Investment in agricultural equipment
6	Shares on the stock exchange
7	Investment in your own existing business

8	Investment in somebody else's business
9	Treasury Bills / Government Bonds
10	Unit trusts
11	Invest in other countries
12	Starting a business
13	Lending money to other people and benefiting from their prof
14	Life insurance
15	Improving your home
16	Voluntary contributions to a pension
17	Pay loan faster or settle outstanding balance sooner
18	Savings product with an MFI
19	Savings product with an insurance company
99	Not specified

Q54_1: Investment in another house / flat / property that you rent out

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_2: Investment in a plot of vacant land - residential or commercial

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_3: Investment in land for agricultural usage

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_4: Investment in cattle or livestock

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_5: Investment in agricultural equipment**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_6: Shares on the stock exchange**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_7: Investment in your own existing business**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_8: Investment in somebody else's business

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_9: Treasury Bills / Government Bonds

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_10: Unit trusts**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_11: Invest in other countries**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_12: Starting a business**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_13: Lending money to other people and benefiting from their profit or earning interest

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Others

NOTES

Lending money to other people and benefiting from their profit or earning interest from them

Q54_14: Life insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now

99	Not specified
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Q54_15: Improving your home

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_16: Voluntary contributions to a pension

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_17: Pay loan faster or settle outstanding balance sooner

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_18: Savings product with an MFI

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q54_19: Savings product with an insurance company

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q55: Are you able to save regularly?**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q56: Frequency of putting money away**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Daily basis
2	Weekly basis
3	Monthly basis
4	Quarterly basis
5	Yearly basis
99	Not specified

Q57_1: Factors considered when thinking about where to keep your savings - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_2: Factors considered when thinking about where to keep your savings - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place

9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_3: Factors considered when thinking about where to keep your savings - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_4: Factors considered when thinking about where to keep your savings - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_5: Factors considered when thinking about where to keep your savings - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust

6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_6: Factors considered when thinking about where to keep your savings - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_7: Factors considered when thinking about where to keep your savings - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_8: Factors considered when thinking about where to keep your savings - 8**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time

4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_9: Factors considered when thinking about where to keep your savings - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_10: Factors considered when thinking about where to keep your savings - 10**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_11: Factors considered when thinking about where to keep your savings - 11**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety

2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans
95	Others
99	Not specified

Q57_12: Factors considered when thinking about where to keep your savings - 12

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Safety
2	Ability to get the money at any time and any frequency
3	Ability to deposit money at any time
4	Ability to take out and put money in, in small amounts
5	Trust
6	Good interest rate
7	It is physically close
8	A welcoming place
9	Can easily get information about current amount of savings
10	Minimum bank charges/Service fees
11	Limited paperwork
12	Reliability of the bank
13	Availability of loans

95	Others
99	Not specified

Q58_1: Factors considered when deciding to keep money - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs

26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_2: Factors considered when deciding to keep money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks

19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_3: Factors considered when deciding to keep money - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate

12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_4: Factors considered when deciding to keep money - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel

5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_5: Factors considered when deciding to keep money - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_6: Factors considered when deciding to keep money - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate

31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_7: Factors considered when deciding to keep money - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income

22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_8: Factors considered when deciding to keep money - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time

15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_9: Factors considered when deciding to keep money - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account

8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_10: Factors considered when deciding to keep money - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
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1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q58_11: Factors considered when deciding to keep money - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs
26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above

98	Do not know
99	Not specified

Q58_12: Factors considered when deciding to keep money - 12

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Political Environment
2	Cost of everyday goods and services
3	Cost of fuel/diesel
4	Availability of fuel/diesel
5	Bank prime rate
6	Interest rates on loans
7	Interest rates on bank's Savings Account
8	Treasury Bill interest rate
9	Availability of food in the marketplace
10	Lusaka Stock Exchange Index
11	Inflation Rate
12	Exchange Rate
13	Investment returns
14	Ability to get the money at any time
15	Weather conditions
16	Amount of school fees to be paid
17	Unforeseen emergencies
18	Location / availability of banks
19	Availability of farming inputs
20	Loan facilities
21	Amount of money available for savings / Amount of income
22	Reliability of bank
23	Ability to withdraw money in small amounts
24	Cost of living
25	Transport costs

26	Expansion of business
28	Family needs
29	Safety of the place / crime rate
31	Minimum balance requirement
32	Location of business
95	Others
96	None of the above
98	Do not know
99	Not specified

Q59_1: Motor Vehicle Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_2: Travel Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now

99	Not specified
----	---------------

Q59_3: Domestic / Household Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_4: Funeral Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_5: All Risks Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_6: Medical Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_7: Health Cover (Doctor)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_8: Agricultural Insurance**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_9: Life insurance**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_10: Personal Injury / Accident Insurance**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_11: Property Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_12: Money Insurance

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q59_13: Pension / NAPSA**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never Had It
2	Used to Have It
3	Have It Now
99	Not specified

Q60_1: Insurance Company - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Madison Insurance Company
2	NICO Insurance Zambia Ltd
3	Professional Insurance Corporation Zambia Ltd
4	Zambia State Insurance Corporation
5	Goldman Insurance Ltd
6	Cavmont Capital Corporation Ltd
7	Union Insurance Corporation Ltd
8	ZIGI Insurance Company Ltd
9	African Life Insurance
10	Hospital Scheme
11	Government (Pension) Scheme
12	napsa

13	Mukuba Pensions
15	National Pension Board
16	Outsurance (SA)
17	Public Service Commission Pension
18	Public Service Pension Authority
20	From employer
95	Others
98	Do not know
99	Not specified

Q60_2: Insurance Company - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Madison Insurance Company
2	NICO Insurance Zambia Ltd
3	Professional Insurance Corporation Zambia Ltd
4	Zambia State Insurance Corporation
5	Goldman Insurance Ltd
6	Cavmont Capital Corporation Ltd
7	Union Insurance Corporation Ltd
8	ZIGI Insurance Company Ltd
9	African Life Insurance
10	Hospital Scheme
11	Government (Pension) Scheme
12	napsa
13	Mukuba Pensions
15	National Pension Board
16	Outsurance (SA)
17	Public Service Commission Pension
18	Public Service Pension Authority
20	From employer

95	Others
98	Do not know
99	Not specified

Q60_3: Insurance Company - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Madison Insurance Company
2	NICO Insurance Zambia Ltd
3	Professional Insurance Corporation Zambia Ltd
4	Zambia State Insurance Corporation
5	Goldman Insurance Ltd
6	Cavmont Capital Corporation Ltd
7	Union Insurance Corporation Ltd
8	ZIGI Insurance Company Ltd
9	African Life Insurance
10	Hospital Scheme
11	Government (Pension) Scheme
12	napsa
13	Mukuba Pensions
15	National Pension Board
16	Outsurance (SA)
17	Public Service Commission Pension
18	Public Service Pension Authority
20	From employer
95	Others
98	Do not know
99	Not specified

Q61: Main employment status**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I am self-employed - formal sector, e.g. own formal business
2	I am self-employed - informal sector, e.g. trader, fisherman
3	I am a full-time salaried employee
4	I am a part-time salaried employee
5	I am a housewife
6	I am not working but looking for a job
7	I am not working and not looking for a job
8	Pensioner / Retired
9	I am a student / studying
10	Businessman
11	Sell beer
12	Farming
13	I am not working
14	Cameraman
15	Casual worker
16	Charcoal burner
17	Cook
18	Domestic worker
19	Entertainer
20	Landlord
21	Give extra lessons
22	I am self-employed
23	Money lender
24	Dressmaker
25	Pastor
27	Football player
28	I am a salaried employee
29	Charcoal seller
30	Transport worker
95	Others

99	Not specified
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Q62: Other means of generating income

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q63_1: Other income activity - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I am self-employed - formal sector, e.g. own formal business
2	I am self-employed - informal sector, e.g. trader, fisherman
3	I am a full-time salaried employee
4	I am a part-time salaried employee
5	I am a housewife
6	I am not working but looking for a job
7	I am not working and not looking for a job
8	Pensioner / Retired
9	I am a student / studying
10	Businessman
11	Sell beer
12	Farming

13	I am not working
14	Cameraman
15	Casual worker
16	Charcoal burner
17	Cook
18	Domestic worker
19	Entertainer
20	Landlord
21	Give extra lessons
22	I am self-employed
23	Money lender
24	Dressmaker
25	Pastor
27	Football player
28	I am a salaried employee
29	Charcoal seller
30	Transport worker
95	Others
99	Not specified

Q63_2: Other income activity - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I am self-employed - formal sector, e.g. own formal business
2	I am self-employed - informal sector, e.g. trader, fisherman
3	I am a full-time salaried employee
4	I am a part-time salaried employee
5	I am a housewife
6	I am not working but looking for a job
7	I am not working and not looking for a job
8	Pensioner / Retired

9	I am a student / studying
10	Businessman
11	Sell beer
12	Farming
13	I am not working
14	Cameraman
15	Casual worker
16	Charcoal burner
17	Cook
18	Domestic worker
19	Entertainer
20	Landlord
21	Give extra lessons
22	I am self-employed
23	Money lender
24	Dressmaker
25	Pastor
27	Football player
28	I am a salaried employee
29	Charcoal seller
30	Transport worker
95	Others
99	Not specified

Q64: Agree that you have your own business

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q65: Number of businesses**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	One
2	Two
3	Three
4	Four or more
99	Not specified

Q66: Is your business activity registered**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q67: Make all or most of the decisions**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q68: Part-time or full-time employees

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q69: Number of employees

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	1-5
2	6-10
3	11-30
4	31-50
5	51-100
6	More than 100
99	Not specified

Q70: Do you pay employees in cash, in kind, or both?**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In cash
2	In kind
3	Both in cash and in kind
4	Do not pay
99	Not specified

Q71_1: Payment method - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank deposit / transfer
2	Cash
3	Cheque
99	Not specified

Q71_2: Payment method - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank deposit / transfer
2	Cash
3	Cheque
99	Not specified

Q72_1: Pay service providers/suppliers - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer through bank branch
2	Bank transfer at ATM / Cashpoint
3	Bank transfer by cellphone / telephone
4	Cheque
5	Western Union
6	By Courier Service eg Mercury, DHL, Fedex
7	Cash received / delivered through third party eg. taxi-drive
8	Cash received / delivered in person
9	Pay on credit
10	Pay in kind
95	Others
96	Do not deal with any service provider / supplier
99	Not specified

Q72_2: Pay service providers/suppliers - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer through bank branch
2	Bank transfer at ATM / Cashpoint
3	Bank transfer by cellphone / telephone
4	Cheque
5	Western Union
6	By Courier Service eg Mercury, DHL, Fedex
7	Cash received / delivered through third party eg. taxi-drive
8	Cash received / delivered in person
9	Pay on credit
10	Pay in kind
95	Others
96	Do not deal with any service provider / supplier
99	Not specified

Q72_3: Pay service providers/suppliers - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bank transfer through bank branch
2	Bank transfer at ATM / Cashpoint
3	Bank transfer by cellphone / telephone
4	Cheque
5	Western Union
6	By Courier Service eg Mercury, DHL, Fedex
7	Cash received / delivered through third party eg. taxi-drive
8	Cash received / delivered in person
9	Pay on credit
10	Pay in kind

95	Others
96	Do not deal with any service provider / supplier
99	Not specified

Q73_1: Keep cash to run the business - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In a bank
2	At home
3	At my business
4	Carry it with me always
5	Give it to someone else for safekeeping
6	Invest in goods / Spend it
7	At chilimba / saving club
95	Others
99	Refuse to disclose / Not specified

Q73_2: Keep cash to run the business - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In a bank
2	At home
3	At my business
4	Carry it with me always

5	Give it to someone else for safekeeping
6	Invest in goods / Spend it
7	At chilimba / saving club
95	Others
99	Refuse to disclose / Not specified

Q73_3: Keep cash to run the business - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In a bank
2	At home
3	At my business
4	Carry it with me always
5	Give it to someone else for safekeeping
6	Invest in goods / Spend it
7	At chilimba / saving club
95	Others
99	Refuse to disclose / Not specified

Q74: Separate bank account

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

99	Not specified
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Q75_1: Bank for business activity - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
95	Others
96	None

Q75_2: Bank for business activity - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd
4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
95	Others
96	None

Q75_3: Bank for business activity - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	African Banking Corporation Zambia Ltd
2	Bank of China (Z) Ltd
3	Barclays Bank of Zambia Ltd

4	Cavmont Capital Bank Plc
5	Citibank Zambia Ltd
6	Development Bank of Zambia (DBZ)
7	Finance Bank Zambia Ltd
8	Finance Building Society
9	First Alliance Bank Zambia Ltd
10	Indo-Zambia Bank Ltd
11	Intermarket Banking Corporation (Z) Ltd
12	Investrust Bank Plc
13	National Savings and Credit Bank of Zambia
14	Pan African Building Society
15	Stanbic Bank Zambia Ltd
16	Standard Chartered Bank Plc
17	Zambia National Building Society
18	Zambia National Commercial Bank (ZNCB) PLC
95	Others
96	None

Q76_1: Manage with unexpected event - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q76_2: Manage with unexpected event - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q76_3: Manage with unexpected event - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q76_4: Manage with unexpected event - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q76_5: Manage with unexpected event - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q76_6: Manage with unexpected event - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Claim on your insurance
2	Borrow money from bank
3	Borrow money from microfinance institution
4	Borrow money from family / friend / neighbour
5	Borrow money from moneylender / Kaloba
6	Use savings
7	Sell business
8	Sell assets
9	Accept Donation
10	Ask assistance from other people

11	Borrow money from savings club
12	Borrow money from suppliers
13	Invest in agriculture
14	Wait for the next yield
15	Do other business
16	Carry out piece work
17	Pray God
18	Seek assistance from the police
19	Sell agricultural products / livestock
20	Start work over again
21	Close business
23	Use / wait for salary
25	Ask the Church for help
95	Others
96	Do nothing
98	Do not know
99	Not specified

Q77_1: Financing the start-up of your business - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Through a Loan of any Kind
2	Personal Savings
3	Inheritance
4	Terminal Benefits
5	Pensions
6	Sale of previous business
7	Assistance from family / friend / neighbour
9	By carrying out work
10	Dispose of assets
11	Donations

12	Sale of agricultural produce / livestock
13	Through an association
95	Others
99	Not specified

Q77_2: Financing the start-up of your business - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Through a Loan of any Kind
2	Personal Savings
3	Inheritance
4	Terminal Benefits
5	Pensions
6	Sale of previous business
7	Assistance from family / friend / neighbour
9	By carrying out work
10	Dispose of assets
11	Donations
12	Sale of agricultural produce / livestock
13	Through an association
95	Others
99	Not specified

Q77_3: Financing the start-up of your business - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Through a Loan of any Kind
2	Personal Savings
3	Inheritance
4	Terminal Benefits
5	Pensions
6	Sale of previous business
7	Assistance from family / friend / neighbour
9	By carrying out work
10	Dispose of assets
11	Donations
12	Sale of agricultural produce / livestock
13	Through an association
95	Others
99	Not specified

Q78: Why you did not start up your business with a loan...

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not apply for a loan
2	Loan was turned down
99	Not specified

Q79_1: Reason for not applying for a loan - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_2: Reason for not applying for a loan - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_3: Reason for not applying for a loan - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_4: Reason for not applying for a loan - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_5: Reason for not applying for a loan - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_6: Reason for not applying for a loan - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_7: Reason for not applying for a loan - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_8: Reason for not applying for a loan - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_9: Reason for not applying for a loan - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_10: Reason for not applying for a loan - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q79_11: Reason for not applying for a loan - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Did not know where to go
2	I do not have a bank account
3	I did not think I would get a loan
4	The loan terms did not meet my needs
5	The bank is too far away
6	It takes too long to get a loan
7	Interest rates were too high
8	I do not have security
9	My business is not registered
10	I found cheaper financing elsewhere
11	I did not need the money
12	I already had the money
13	I would not be able to pay back
14	I did not know where to start
15	I am too young
16	I never thought about it
17	I am not member of any scheme
18	It is not recommended by other people
19	I prefer to save money
20	Social segregation
21	I am not eligible because my business is too small
22	Unfavourable loan conditions
23	I had to pay off another loan
24	I do not like taking loans
95	Others
96	No reason
99	Not specified

Q80: Belong to Savings Clubs/Chilimbas

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q81: Number of clubs

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	One
2	Two
3	Three
4	Four or more
99	Not specified

Q82A: Frequency of contribution

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months

5	About every three months
6	About twice a year
7	Less often than twice a year
99	Not specified

Q83A1: Average amount of contribution (EXACT AMOUNT)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Continuous Decimal: 0 Width: 6 Range: 10000 - 500000 Format: Numeric

Q83A2: Average amount of contribution (RANGE)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Up to K5,000
2	K6,000 - K10,000
3	K11,000 - K20,000
4	K21,000 - K30,000
5	K31,000 - K50,000
6	K51,000 - K100,000
7	K101,000 - K250,000
8	More than K250,000
98	Do not know
99	Not specified

Q84A: Frequency of receiving funds

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months
5	About every three months
6	About twice a year
7	Once a year
99	Not specified

Q85A: Number of members

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	One to five
2	Six to ten
3	Eleven to fifteen
4	More than fifteen
99	Not specified

Q82B: Frequency of contribution

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months
5	About every three months
6	About twice a year
7	Less often than twice a year
99	Not specified

Q83B1: Average amount of contribution (EXACT AMOUNT)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 1 Range: - Format: Numeric

Q83B2: Average amount of contribution (RANGE)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Up to K5,000
2	K6,000 - K10,000
3	K11,000 - K20,000
4	K21,000 - K30,000
5	K31,000 - K50,000
6	K51,000 - K100,000
7	K101,000 - K250,000
8	More than K250,000
98	Do not know
99	Not specified

Q84B: Frequency of receiving funds**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months
5	About every three months
6	About twice a year
7	Once a year
99	Not specified

Q85B: Number of members**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	One to five
2	Six to ten
3	Eleven to fifteen
4	More than fifteen
99	Not specified

Q82C: Frequency of contribution**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months
5	About every three months
6	About twice a year
7	Less often than twice a year
99	Not specified

Q83C1: Average amount of contribution (EXACT AMOUNT)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 1 Range: - Format: Numeric

Q83C2: Average amount of contribution (RANGE)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Up to K5,000
2	K6,000 - K10,000
3	K11,000 - K20,000
4	K21,000 - K30,000
5	K31,000 - K50,000
6	K51,000 - K100,000

7	K101,000 - K250,000
8	More than K250,000
98	Do not know
99	Not specified

Q84C: Frequency of receiving funds

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Every week
2	About twice a month
3	About once a month
4	About every two months
5	About every three months
6	About twice a year
7	Once a year
99	Not specified

Q85C: Number of members

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	One to five
2	Six to ten
3	Eleven to fifteen
4	More than fifteen

99	Not specified
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Q86_1: Reason for joining a savings club/chilimba - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not get charged fees
2	It allows me to save for a specific purpose
3	Save to pay for school fees
4	Save to pay for health care
5	Save to buy physical goods
6	Save to buy land
7	Save to ensure my partner does not spend all my money
8	Save to pay for a holiday
9	To save up for emergencies
10	Save to boost working capital / run business
11	Encouraged by a successful club
12	Save money
13	To get extra money / receive interest
14	Found it at workplace
15	To help each other
16	Save for future use
17	Ability to get the money at any time
18	My salary is too small
19	To solve other problems
20	My wife wanted to join
21	I find it interesting
95	Others
99	Not specified

Q86_2: Reason for joining a savings club/chilimba - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not get charged fees
2	It allows me to save for a specific purpose
3	Save to pay for school fees
4	Save to pay for health care
5	Save to buy physical goods
6	Save to buy land
7	Save to ensure my partner does not spend all my money
8	Save to pay for a holiday
9	To save up for emergencies
10	Save to boost working capital / run business
11	Encouraged by a successful club
12	Save money
13	To get extra money / receive interest
14	Found it at workplace
15	To help each other
16	Save for future use
17	Ability to get the money at any time
18	My salary is too small
19	To solve other problems
20	My wife wanted to join
21	I find it interesting
95	Others

Q86_3: Reason for joining a savings club/chilimba - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not get charged fees
2	It allows me to save for a specific purpose
3	Save to pay for school fees
4	Save to pay for health care
5	Save to buy physical goods
6	Save to buy land
7	Save to ensure my partner does not spend all my money
8	Save to pay for a holiday
9	To save up for emergencies
10	Save to boost working capital / run business
11	Encouraged by a successful club
12	Save money
13	To get extra money / receive interest
14	Found it at workplace
15	To help each other
16	Save for future use
17	Ability to get the money at any time
18	My salary is too small
19	To solve other problems
20	My wife wanted to join
21	I find it interesting
95	Others

Q86_4: Reason for joining a savings club/chilimba - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I do not get charged fees

2	It allows me to save for a specific purpose
3	Save to pay for school fees
4	Save to pay for health care
5	Save to buy physical goods
6	Save to buy land
7	Save to ensure my partner does not spend all my money
8	Save to pay for a holiday
9	To save up for emergencies
10	Save to boost working capital / run business
11	Encouraged by a successful club
12	Save money
13	To get extra money / receive interest
14	Found it at workplace
15	To help each other
16	Save for future use
17	Ability to get the money at any time
18	My salary is too small
19	To solve other problems
20	My wife wanted to join
21	I find it interesting
95	Others

Q87_1: Experience with savings club/chilimba - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Lost money through theft from an outside party
2	Lost money through theft by a member
3	Ran out of money due to number of deaths in club
4	Members have not contributed as agreed
5	Lost of money by accident
6	Members leaving the club

95	Others
96	None
99	Not specified

Q87_2: Experience with savings club/chilimba - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Lost money through theft from an outside party
2	Lost money through theft by a member
3	Ran out of money due to number of deaths in club
4	Members have not contributed as agreed
5	Lost of money by accident
6	Members leaving the club
95	Others
96	None

Q87_3: Experience with savings club/chilimba - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Lost money through theft from an outside party
2	Lost money through theft by a member
3	Ran out of money due to number of deaths in club
4	Members have not contributed as agreed
5	Lost of money by accident

6	Members leaving the club
95	Others
96	None

Q88_1: Savings Club/Chilimba keeps money - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In a bank account
2	Placed in safekeeping with one of the members
3	Placed in safekeeping with someone else
4	It is immediately paid out to a member for their use
5	Put in business
6	In the club
95	Others
98	Don't know
99	Cannot disclose

Q88_2: Savings Club/Chilimba keeps money - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	In a bank account
2	Placed in safekeeping with one of the members
3	Placed in safekeeping with someone else
4	It is immediately paid out to a member for their use

5	Put in business
6	In the club
95	Others
98	Don't know
99	Cannot disclose

Q89: Provisions to cover funeral expenses

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q90_1: Provisions - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Covered by Employer
2	Funeral Insurance
3	Savings Scheme
4	Funeral Funds
5	Agreement with Church
6	Husband's savings
7	Personal savings / savings kept at home
8	Plan to open an account

9	Prepared a will
95	Others
99	Not specified

Q90_2: Provisions - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Covered by Employer
2	Funeral Insurance
3	Savings Scheme
4	Funeral Funds
5	Agreement with Church
6	Husband's savings
7	Personal savings / savings kept at home
8	Plan to open an account
9	Prepared a will
95	Others

Q90_3: Provisions - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 95 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Covered by Employer
2	Funeral Insurance
3	Savings Scheme

4	Funeral Funds
5	Agreement with Church
6	Husband's savings
7	Personal savings / savings kept at home
8	Plan to open an account
9	Prepared a will
95	Others

Q91_1: Funeral cost of member of family - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member

22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q91_2: Funeral cost of member of family - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients

95	Others
98	Don't know
99	Not specified

Q91_3: Funeral cost of member of family - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know

99	Not specified
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Q91_4: Funeral cost of member of family - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q91_5: Funeral cost of member of family - 5**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q91_6: Funeral cost of member of family - 6**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q91_7: Funeral cost of member of family - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q91_8: Funeral cost of member of family - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Funeral insurance eg. Madison / NICO
2	Funeral fund
3	Employer
4	Church
5	Donations from work colleagues
6	Family / friends / neighbours
7	Bank loan
8	Draw on savings
9	Savings Club / Chilimba
10	Informal money lender / Kaloba
11	Sell livestock
12	Sell other goods
13	By any means
14	Area Councillor
15	Ask for assistance
17	Carry some piece-work
18	Community support group
19	Money from business
20	Donations from well-wishers
21	Employer of other family member
22	Rent / sell assets
23	From clients
95	Others
98	Don't know
99	Not specified

Q92_1: You try to save regularly

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree

2	Disagree
3	Do not know
99	Not specified

Q92_2: You do not like carrying cash

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_3: People often ask your advice on financial matters

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_4: You hate owing money to anyone

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_5: When you make financial decisions, you like to get advice from family / friends

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_6: Having a bank account makes it easier to get credit

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree

2	Disagree
3	Do not know
99	Not specified

Q92_7: To get ahead in life, one needs to take some risks

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_8: You are worried that you won't have enough money for old age

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_9: You prefer to save where your money is safe, even if the interest rate or return

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You prefer to save where your money is safe, even if the interest rate or return is a little lower

Q92_10: You usually read the finance pages in newspapers and magazines**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_11: You are saving for something specific, such as a car, a holiday, an appliance or**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You are saving for something specific, such as a car, a holiday, an appliance or furniture

Q92_12: You move your money around to get the most growth

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_13: You have a good idea of what interest / returns you get on the money you save

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_14: You are prepared to put your money into accounts with higher interest rates, eve

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You are prepared to put your money into accounts with higher interest rates, even if your money is not as safe

Q92_15: You go without basic things so that you can save

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_16: When making financial decisions, you like to get advice from a financial broker**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

When making financial decisions, you like to get advice from a financial broker / agent

Q92_17: For you, using a credit card is just an easier way to pay for things**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_18: You know quite a bit about money and finances**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_19: You tend to take most of your money out of your bank account as soon as you get**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Others

NOTES

You tend to take most of your money out of your bank account as soon as you get it

Q92_20: It is very hard to get a loan from most places these days**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_21: You avoid banking machines such as ATMs / Cashpoints as much as possible

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_22: Without credit / taking a loan, you would not be able to feed your family

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_23: You work to a budget**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_24: You consider yourself to be an entrepreneur**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_25: You consider yourself to be a business man / woman**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q92_26: When buying on credit it ends up being more expensive than you thought it was

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Agree
2	Disagree
3	Do not know
99	Not specified

Q93_1: Have access to now - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_2: Have access to now - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_3: Have access to now - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_4: Have access to now - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_5: Have access to now - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_6: Have access to now - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_7: Have access to now - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_8: Have access to now - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_9: Have access to now - 9**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_10: Have access to now - 10**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_11: Have access to now - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q93_12: Have access to now - 12**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_1: Regularly use - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_2: Regularly use - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_3: Regularly use - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_4: Regularly use - 4**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_5: Regularly use - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_6: Regularly use - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_7: Regularly use - 7**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_8: Regularly use - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_9: Regularly use - 9**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_10: Regularly use - 10**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere

5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_11: Regularly use - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q94_12: Regularly use - 12**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone
2	Public phone
3	Telephone at home
4	Telephone elsewhere
5	Computer at home
6	Computer elsewhere
7	Internet at home
8	Internet elsewhere
9	E-mail at home
10	E-mail elsewhere
11	Fax machine at home
12	Fax machine elsewhere
96	None of the above
99	Not specified

Q95: Do you personally own a...**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Cellphone paying with a pre-paid card
2	Cellphone with a contract / subscription
3	I do not personally own a cellphone
99	Not specified

Q96_1: Payment for grocery shopping - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay cash
2	Pay by credit card e.g. Master Card, Visa
3	Pay by debit card / ATM / Cashpoint Card / Connect Card
4	Pay by cheque
5	Pay on credit
6	Barter system / in kind
95	Others
97	Do not do grocery shopping / Someone else pays for grocery s
99	Not specified

Q96_2: Payment for grocery shopping - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay cash
2	Pay by credit card e.g. Master Card, Visa
3	Pay by debit card / ATM / Cashpoint Card / Connect Card
4	Pay by cheque
5	Pay on credit
6	Barter system / in kind
95	Others

97	Do not do grocery shopping / Someone else pays for grocery s
----	--

Q96_3: Payment for grocery shopping - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay cash
2	Pay by credit card e.g. Master Card, Visa
3	Pay by debit card / ATM / Cashpoint Card / Connect Card
4	Pay by cheque
5	Pay on credit
6	Barter system / in kind
95	Others
97	Do not do grocery shopping / Someone else pays for grocery s

Q96_4: Payment for grocery shopping - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0
 Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay cash
2	Pay by credit card e.g. Master Card, Visa
3	Pay by debit card / ATM / Cashpoint Card / Connect Card
4	Pay by cheque
5	Pay on credit
6	Barter system / in kind
95	Others

97	Do not do grocery shopping / Someone else pays for grocery s
----	--

Q96_5: Payment for grocery shopping - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 97 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Pay cash
2	Pay by credit card e.g. Master Card, Visa
3	Pay by debit card / ATM / Cashpoint Card / Connect Card
4	Pay by cheque
5	Pay on credit
6	Barter system / in kind
95	Others
97	Do not do grocery shopping / Someone else pays for grocery s

Q97_1: Lifestyle - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?

8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_2: Lifestyle - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?

12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_3: Lifestyle - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?

16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_4: Lifestyle - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?

20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_5: Lifestyle - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_6: Lifestyle - 6**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_7: Lifestyle - 7**Data file: Zambia Finscope 2005 v1.0 Stata11**

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_8: Lifestyle - 8**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_9: Lifestyle - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_10: Lifestyle - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?

5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_11: Lifestyle - 11

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?

9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_12: Lifestyle - 12

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?

13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_13: Lifestyle - 13

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?

17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_14: Lifestyle - 14

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?

21	Have you got a radio?
96	None of the above
99	Not specified

Q97_15: Lifestyle - 15

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_16: Lifestyle - 16**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_17: Lifestyle - 17**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_18: Lifestyle - 18

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_19: Lifestyle - 19

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?

5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_20: Lifestyle - 20

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?

9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?
13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q97_21: Lifestyle - 21

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Do you have a built in kitchen sink
2	Do you live in a brick house / cluster house / flat
3	Do you have a cell phone with a working line?
4	Do you have a microwave oven?
5	Have you completed secondary education?
6	Do you have a refrigerator?
7	Have you watched television in the last 7 days?
8	Do you have an electric stove with an oven?
9	Do you have a vacuum cleaner?
10	Do you have one or more cars in your household?
11	Do you live in an urban area?
12	Do you have a television set?

13	Do you have a free standing deep freezer?
14	Do you have an electric iron?
15	Have you read a newspaper in the last 7 days?
16	Do you have a still camera?
17	Do you have a fixed telephone line or outstanding applicatio
18	Do you have a video recorder?
19	Do you have a hi-fi / music centre?
20	Have you had access to the internet in the past 4 weeks?
21	Have you got a radio?
96	None of the above
99	Not specified

Q98_1: Household facility - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_2: Household facility - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_3: Household facility - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby

10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_4: Household facility - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_5: Household facility - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby

4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_6: Household facility - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_7: Household facility - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_8: Household facility - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_9: Household facility - 9**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby
8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q98_10: Household facility - 10**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	There is a communal tap or a tap shared by a number of house
2	Toilet is a pit latrine or hole or bucket system
3	There is a bank nearby
4	There is a formal restaurant or hotel nearby
5	There is a formal shop nearby selling men's clothing
6	There is a formal shop nearby selling women's or children's
7	There are tarred roads on most roads nearby

8	There is a lot of wood or coal smoke around where you live
9	There is a hospital / clinic nearby
10	There are emergency services (ambulance, fire, etc.) nearby
99	Not specified

Q99: Means of getting to food and grocery store

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Walk
2	Own car
3	Someone else's car
4	Taxi
5	Local Minibus
6	Public bus
7	Bicycle
8	Boat
9	Cattle / cart
10	Company vehicle
11	Local vans
12	Public vans
95	Others
97	Do not go to food and grocery store / market
99	Not specified

Q100: Time to get to the nearest food

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Under 5 minutes
2	About 5 minutes
3	About 10 minutes
4	About 15 to 20 minutes
5	About 20 to 30 minutes
6	About 30 to 45 minutes
7	Between one and two hours
8	Up to a day
9	More than one day
99	Not specified

Q101_1: I have rather a boring life

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_2: I get very little or no physical exercise

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_3: I do not drink alcoholic drinks at all, or only very seldom

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_4: So far I am satisfied with what I have achieved in my life

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_5: I feel like my life is emotionally empty**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_6: I do not feel really well most of the time**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_7: I feel I am a failure**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_8: I consider myself physically fit

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_9: I feel lonely

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_10: I feel alive and energetic**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_11: I can't afford to eat the correct kinds of foods**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_12: I do not think people think much of me or respect me much**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_13: Generally I am a happy and cheerful person

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_14: I only drink one, at most two, alcoholic drinks a day

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_15: I feel anxious, tense and a sense of panic**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_16: I do not know very many people**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_17: People very seldom ask me for advice**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_18: I have a varied life with lots of different activities

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_19: I do not feel I really belong - I want to be more accepted

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_20: Sometimes I feel quite frightened**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_21: I often drink three or more alcoholic drinks a day**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_22: I regard myself as a spiritual person**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_23: I do not really have a close relationship with anyone

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_24: I have many dreams in life but will never achieve them

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_25: I feel well and in good health**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_26: I often feel calm or serene**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_27: I experience feelings of depression or hopelessness**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_28: I have family and friends to turn to whenever I need them

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_29: My life has meaning and purpose

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q101_30: I have enough leisure time to be happy**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q102: FEEL ABOUT YOUR LIFE**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	My life is very close to my ideal
2	My life is fairly close to my ideal
3	My life is not very close to my ideal
4	My life is not at all close to my ideal
5	Do not know
99	Not specified

Q103: Main income earner**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q104: Head of household

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
99	Not specified

Q104B: Relationship to head of household

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Wife, husband/spouse, partner
2	Parent
3	Child
4	Grandparent
5	Other relative e.g. uncle
6	Friend / colleague / landlord

7	Dependent
95	Others
99	Not specified

Q105: Number of income earners

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 1 Range: 0 - 7 Format: Numeric

Q106_1: Regular sources of income of other members - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work
13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income

98	Do not know
99	Not specified

Q106_2: Regular sources of income of other members - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work
13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income
98	Do not know

Q106_3: Regular sources of income of other members - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work
13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income
98	Do not know

Q106_4: Regular sources of income of other members - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business

5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work
13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income
98	Do not know

Q106_5: Regular sources of income of other members - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work

13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income
98	Do not know

Q106_6: Regular sources of income of other members - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 98 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Salaries / wages from a company / business
2	Salaries / wages from a farm
3	Salaries / wages from an individual
4	Self-employed in business
5	Self-employed in farming
6	Rental income
7	Private pension
8	State pension
9	Maintenance grants
10	Interests on financial instruments - savings, stocks, unit t
11	Money from family or friends
12	Casual worker / Doing piece-work
13	Work (not specified if self-employed or in paid employment)
14	Gambling
15	Donations
16	Terminal benefits
95	Others
96	Do not receive income
98	Do not know

Q107: Marital status**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Single
2	Divorced / separated
3	Widowed
4	Living with a partner
5	Married
99	Not specified

Q108: Highest level of education**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No formal education
2	Some primary school
3	Primary school completed
4	Some secondary school
5	Secondary school completed
6	Some College
7	College completed
8	Some University
9	University Completed
10	Professional Qualification or equivalent
11	Post-Graduate / Doctorate
99	Not specified

Q109: Type of accomodation**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Informal accommodation / hut, not in the back yard of someon
2	Informal accommodation / hut, in the back yard of someone el
3	Traditional / low cost - rural
4	Medium / high cost - village accommodation
5	Low cost - urban accommodation
6	Medium cost house - urban accommodation
7	High cost house - urban accommodation
8	Servants quarters - urban accommodation
9	Small houses rented on same yard
10	Part of a house / share a house
11	Townhouse or cluster house in complex
12	A unit in a block of flats / apartment
13	Farm house
95	Others
99	Not specified

Q110: Ownership of property**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	I own this property

2	Member of household owns this property
3	Rent this property
4	Live on Traditional Land
99	Not specified

Q111_1: Acquisition of property - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Mortgage from building society
2	Loan from bank
3	Loan from government housing scheme
4	Own savings
5	Inheritance
6	Terminal benefits payment
7	Loan from family / friends
8	Loan from employer
9	Family bought it
10	Government house / land
11	Allocated by headman
12	Donations from community
13	Built by faith organisations
14	Traditional land
95	Others
98	Do not know
99	Not specified

Q111_2: Acquisition of property - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Mortgage from building society
2	Loan from bank
3	Loan from government housing scheme
4	Own savings
5	Inheritance
6	Terminal benefits payment
7	Loan from family / friends
8	Loan from employer
9	Family bought it
10	Government house / land
11	Allocated by headman
12	Donations from community
13	Built by faith organisations
14	Traditional land
95	Others
98	Do not know
99	Not specified

Q111_3: Acquisition of property - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Mortgage from building society
2	Loan from bank
3	Loan from government housing scheme
4	Own savings
5	Inheritance
6	Terminal benefits payment

7	Loan from family / friends
8	Loan from employer
9	Family bought it
10	Government house / land
11	Allocated by headman
12	Donations from community
13	Built by faith organisations
14	Traditional land
95	Others
98	Do not know
99	Not specified

Q112: Tradeable asset

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q113: Fully paid off property

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes

2	No
3	Don't know
99	Not specified

Q114: Have Title Deeds for property

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
99	Not specified

Q115_1: Speak - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
99	Not specified

Q115_2: Speak - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
99	Not specified

Q115_3: Speak - 3**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale

8	English
99	Not specified

Q115_4: Speak - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
99	Not specified

Q115_5: Speak - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde

6	Lunda
7	Luvale
8	English
99	Not specified

Q115_6: Speak - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
99	Not specified

Q116_1: Read - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga

4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q116_2: Read - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q116_3: Read - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q116_4: Read - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q116_5: Read - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q116_6: Read - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q117_1: Write - 1**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q117_2: Write - 2**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English

96	None
99	Not specified

Q117_3: Write - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q117_4: Write - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi

5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q117_5: Write - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q117_6: Write - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Bemba
2	Nyanja
3	Tonga
4	Lozi
5	Kaonde
6	Lunda
7	Luvale
8	English
96	None
99	Not specified

Q118: Main source of energy/fuel

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Electricity
2	Paraffin
3	Coal / wood / charcoal
4	Gas
95	Others
99	Not specified

Q119: Access to a PO Box

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
-------	----------

1	Yes
2	No
99	Not specified

Q120_1: Documents - 1

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter
24	Notes Card

25	Certificates
95	Others
96	None of the above
99	Not specified

Q120_2: Documents - 2

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_3: Documents - 3

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_4: Documents - 4

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_5: Documents - 5

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_6: Documents - 6

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_7: Documents - 7

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_8: Documents - 8

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_9: Documents - 9

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q120_10: Documents - 10

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 96 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	National Registration Card
2	Driving Licence
3	Passport
4	Electricity / Water Bill
5	Telephone / Zamtel Bill
6	Bank Statement
7	Lease or Rental Agreement (e.g. DSTV)
8	Tax Return
9	Insurance policy
10	Payslip
11	Baptism Card
12	Birth Certificate
13	Grade 7/9/12/T Certificate
14	School Certificate
15	School Report
16	Business Licence
17	Outgrowers Scheme Card
18	Hospital / Clinic Card
19	Medical Scheme
20	Pension Form
21	Title Deeds
22	Voters Card
23	Police Letter

24	Notes Card
25	Certificates
95	Others
96	None of the above

Q121: Interest in financial matters

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Not interested at all
2	Uninterested
3	Neither uninterested nor interested
4	Interested
5	Strongly interested
99	Not specified

Q122: Follow what is written / said about financial matters

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Never
2	Rarely
3	Sometimes
4	Often
5	Always
99	Not specified

Q123: Word used to describe increase in prices**Data file: Zambia Finscope 2005 v1.0 Stata11****Overview**

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Inflation
2	Cost of living
3	Interest
4	(Consumer Price Index) CPI
5	Tax
6	Others
7	Hunger
8	Budget
9	Changes in life
10	Deflation
11	Depreciation
12	Development
13	Expensiveness
14	Exploitation
15	High command
16	High demand
17	High price / price hikes / increase in price / changes in pr
18	Increase in government budget
19	Increase in poverty
20	Inefficiency in production
21	Poverty
22	Low productivity against rising population
23	Poor planning
24	No fuel
25	People wanting to maximise profit
26	Politics
27	Poor economy of the country
28	Poor government

29	Population
30	Profit
31	Standard of living
32	Unfairness
98	Do not know
99	Not specified

Q124: Total monthly personal income

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No income
2	Less than K50,000
3	K50,000 - K150,000
4	K150,001 - K300,000
5	K300,001 - K450,000
6	K450,001 - K600,000
7	K600,001 - K800,000
8	K800,001 - K1,000,000
9	K1,000,001 - K5,000,000
10	K5,000,001 - K10,000,000
11	Over K10,000,000
98	Uncertain / Do not know
99	Refuse to answer

Q125: Total monthly household income

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Discrete Decimal: 0 Width: 2 Range: 1 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	No income
2	Less than K50,000
3	K50,000 - K150,000
4	K150,001 - K300,000
5	K300,001 - K450,000
6	K450,001 - K600,000
7	K600,001 - K800,000
8	K800,001 - K1,000,000
9	K1,000,001 - K5,000,000
10	K5,000,001 - K10,000,000
11	Over K10,000,000
98	Uncertain / Do not know
99	Refuse to answer

FINAL_WEIGHTS_2: Relative Weights

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Continuous Decimal: 0 Width: 5 Range: 0.16 - 3.085 Format: Numeric Weighted: Yes

FINAL_WEIGHT: Weights (Weighted Up)

Data file: Zambia Finscope 2005 v1.0 Stata11

Overview

Valid: 0 Invalid: 0

Type: Continuous Decimal: 0 Width: 6 Range: 301.92 - 5813.6 Format: Numeric Weighted: Yes