

Ghana - Financial Service Survey 2006

Ghana Statistical Service (GSS), Office of the President

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Overview

Identification

ID NUMBER

GHA-GSS-FSS-2006-v1.0

Version

VERSION DESCRIPTION

v1.0: Final datasets and other documentation on the Financial Service Survey.

PRODUCTION DATE

2008-07-31

Overview

ABSTRACT

The Ghana Statistical Service (GSS) and the World Bank Development Economics Research Group (DECGR) partnered to implement the survey. The purpose was to find out household's access to and use of available financial services. This was a follow-up to an earlier test of survey designs regarding household access to financial services. The underlying premise is that the identity of a respondent can affect the quality and completeness of the information provided, especially when that respondent is providing information about other household members.

The survey will examine whether questions about specific products (e.g. credit cards, life insurance policies, savings clubs) elicit more complete information than questions asking whether a respondent uses services from a type of provider (e.g. commercial bank, credit union).

To derive the data necessary for these tests, the Financial Service Survey incorporated an experimental design in which one of three versions of the survey instrument (questionnaire) was randomly administered to each household. Individual household members were also randomly selected to respond to some sections of the questionnaire.

KIND OF DATA

Sample survey data [ssd]

UNITS OF ANALYSIS

Individuals

Scope

NOTES

The scope of the Financial Service Survey includes:

Household: Household listing and demographic information on household members.

Individuals: Access to and use of financial services (including savings, credit, loans, etc.) by household members, heads of household and randomly selected members.

Individuals: Actions and attitudes towards access and use of various financial services including savings, credit, loans, insurance, pension funds, etc.

TOPICS

Topic	Vocabulary	URI
income, property and investment/saving [1.5]	CESSDA	http://www.nesstar.org/rdf/common
basic skills education [6.1]	CESSDA	http://www.nesstar.org/rdf/common
social behaviour and attitudes [13.6]	CESSDA	http://www.nesstar.org/rdf/common
retirement [3.4]	CESSDA	http://www.nesstar.org/rdf/common

KEYWORDS

Bank, Credit, Financial, Insurance, Investment, Loan, Retirement, Savings, Pension

Coverage

GEOGRAPHIC COVERAGE (1)

National

GEOGRAPHIC COVERAGE (2)

Regional

GEOGRAPHIC COVERAGE (3)

District, Municipal, Metropolitan

UNIVERSE

The survey covered all adult household members (usual residents) aged 15 years and older.

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
Ghana Statistical Service (GSS)	Office of the President

FUNDING

Name	Abbreviation	Role
World Bank	WB	Funding and technical support

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
Ghana Statistical Service	GSS	Office of the President	Compiling, reviewing and archiving the survey

DATE OF METADATA PRODUCTION

2008-07-31

DDI DOCUMENT VERSION

version 1.0 (July 2008)

DDI DOCUMENT ID

DDI-GHA-GSS-FSS-2006-v1.0

Sampling

Sampling Procedure

The most recently visited enumeration areas (EAs) for the Ghana Living Standards Survey Round 5 (GLSS5) were targeted for the survey. This is because the characteristics of these households may not have changed much, and they were more likely to recollect information they had already provided. All the 120 EAs visited in the 10th and 11th cycles of the GLSS5 were included in the survey, with an additional 34 EAs selected from the 60 EAs visited in the 9th cycle. Households within the 154 EAs were listed and 15 selected randomly from each EA yielding a total of 2,310 households.

Response Rate

Out of the 2,310 households selected for the survey, 2,292 were identified and successfully enumerated. This yielded a response rate of 99.2 percent.

Questionnaires

Overview

Three types of questionnaires were used in the survey:

1. Group 1 Questionnaire - All questions in the three (3) sections were administered to all household members aged 15 years and older. It collected information on background characteristics, the use of financial services and products and actions and attitudes towards accessing and using financial services and products.
2. Group 2 Questionnaire - Sections 1 and 2 of this questionnaire were administered to all household members aged 15 years and older. Sections 3 and 4 were administered to household members randomly selected using the Kish Grid based on given criteria.
3. Group 3 Questionnaire - All questions in section (1) were administered to heads of household and one randomly selected household member and covered background characteristics. Section two (2) was administered to heads of household and covered the use of financial services. Sections 3 and 4 were administered to a randomly selected household member and covered the use of financial services and products and actions and attitudes towards access and use of financial services and products.

All the questionnaires were in English and whenever necessary, the interview was conducted in a language of the respondent's choice. An interpreter was also used where the interviewer was not proficient in the respondent's choice of language.

Data Collection

Data Collection Dates

Start	End	Cycle
2006-11-27		N/A

Data Collection Mode

Face-to-face [f2f]

DATA COLLECTION NOTES

Training: A 5-day residential training was organized for both supervisors and enumerators during which they were guided through the various sections of the questionnaires. The supervisors were personnel of the GSS who had been used to pre-test the questionnaires.

Field practice: As part of the training programme, trainees were made to administer the questionnaires in selected communities to give them a feel of how interviewing will be like during the actual field enumeration.

Written assessment: During the period of the training, written assessments were done to test the level of understanding of the definitions and concepts that were to be employed in the data collection.

Field personnel were selected for the main fieldwork based on their performance in the assessments and field practice.

Interviewing team: The interviewing team comprised a Supervisor, two interviewers, a data entry operator and a driver.

Interviewing language: The interviews were conducted in the language preferred by the respondent. In cases where the interviewer was not proficient in the respondent's language, an interpreter was used.

Data Collectors

Name	Abbreviation	Affiliation
Ghana Statistical Service	GSS	Office of the President

SUPERVISION

Interviewing was conducted by teams; each team being made up of a Supervisor and three interviewers.

The role of the supervisor was:

- * to meet community leaders to inform them about the purpose of the survey and solicit their cooperation
- * review the work of each enumerator and take corrective measures where necessary
- * assist in the resolution of any problems including uncooperative respondents.

There were field coordinators who visited the teams to check samples of the completed questionnaires to ensure consistency and completeness.

Data Processing

Data Editing

The GSS data editing occurs at three levels:

1. Field editing by interviewers and supervisors
2. Office editing
3. Data cleaning and imputation

Other Processing

The data capture at GSS takes the following forms:

1. Manual data entry
2. Scanning

Data editing of the captured data usually consists of:

1. Verification or double entry
2. Consistency checks
3. Structure edits
4. Quality Control

Data Appraisal

No content available

File Description

Variable List

Section 1 - Respondent characteristics

Content	The file contains information on the background of household members. Some of the households were enumerated in the GLSS5 from which the EAs were drawn and so do not answer some questions. Information relate to age, sex, marital status, relationship to head of household, educational attainment and employment status.
Cases	4894
Variable(s)	24
Structure	Type: relational Key(s): clust(Cluster number), nh(Household number)
Version	Version 1.0
Producer	Ghana Statistical Service (GSS)
Missing Data	Prior to 2008, missing data and not applicable data were left as blank. These values are not differentiated. The current policy is to identify the missing data as follows: -a coded value would be composed of 9s such that the entire length of the field is filled. For example a code of '999' would be used for a missing field of three characters. -not applicable or skipped variables are left blank

Variables

ID	Name	Label	Type	Format	Question
V1	clust	Cluster number	contin	numeric	
V2	nh	Household number	contin	numeric	
V3	fshid	Household identification	contin	numeric	
V4	qgroup	Questionnaire group	contin	numeric	
V5	s1q1	Person number in Section 1 of questionnaires	contin	numeric	
V6	s1q2	Language used by respondent	contin	numeric	LANGUAGE USED BY RESPONDENT
V7	s1q3	Whether interpreter was used	contin	numeric	WAS AN INTERPRETER USED?
V8	s1q4	Sex of respondent	contin	numeric	Is (NAME).....
V9	s1q5	Whether person was a household member during GLSS5	contin	numeric	WAS THIS PERSON A HOUSEHOLD MEMBER DURING THE GLSS 5?
V10	s1q6	Person number of household member as recorded in GLSS5	contin	numeric	RECORD THE ID NUMBER FROM THE GLSS 5
V11	s1q7	Relationship of persons to household head	contin	numeric	What is the relationship of (NAME) to head of household?
V12	s1q8	Age of household members in completed years	contin	numeric	What is (NAME's)age?
V13	s1q9	Marital status of household members	contin	numeric	What is (NAME's) present marital status?
V14	s1q10	Whether respondent's spouse was living in the household	contin	numeric	Does (NAME's) spouse live in the household?
V15	s1q11	Person number of spouse	contin	numeric	COPY THE ID CODE OF THE SPOUSE
V16	s1q12	Whether respondent's father was living in the household	contin	numeric	Does (NAME's) father live in this household?
V17	s1q13	Person number of father	contin	numeric	COPY ID CODE OF FATHER
V18	s1q14	Whether respondent's mother was living in the household	contin	numeric	Does (NAME's) mother live in this household?

ID	Name	Label	Type	Format	Question
V19	s1q15	Person number of mother	contin	numeric	COPY ID CODE OF MOTHER
V20	s1q16	Whether person in household has ever attended school	contin	numeric	Has (NAME)ever attended school?
V21	s1q17	Highest grade completed by person living in the household	contin	numeric	What was the highest grade completed?
V22	s1q18	Whether person in household worked for pay, profit or family gain in last 7days	contin	numeric	Did (NAME) do any work for pay, profit, family gain or did (NAME) produce anything for barter or home use during the last 7 days (including temporary absence from work)?
V23	s1q19	How many months person in household had been absent during past 12 months?	contin	numeric	For how many months during the past 12 months has (NAME) been away from this household?
V24	s1q20	While absent, was the person a member of another household?	contin	numeric	While absent, was (NAME) a member of another household? (including single person household).

Section 2 - Access and use of financial services and products

Content	The dataset provides information on the use of available financial services and products. Questions were asked of all household members, heads of households as well as randomly selected household members who answered according to sections that related to them. Information collected include the use of various financial services such as banking, credit schemes; and financial products such as credits, overdrafts and loans. Data are also available on other financial services including insurance and pension fund.
Cases	2682
Variable(s)	27
Structure	Type: Key(s): ()
Version	Version 1.0
Producer	Ghana Statistical Service (GSS)
Missing Data	Prior to 2008, missing data and not applicable data were left as blank. These values are not differentiated. The current policy is to identify the missing data as follows: -a coded value would be composed of 9s such that the entire length of the field is filled. For example a code of '999' would be used for a missing field of three characters. -not applicable or skipped variables are left blank

Variables

ID	Name	Label	Type	Format	Question
V25	clust	Cluster number	contin	numeric	
V26	nh	Household number	contin	numeric	
V27	fshid	Household identification	contin	numeric	
V28	qgroup	Questionnaire group	contin	numeric	
V29	pid	Person number in Section 2 of questionnaires	contin	numeric	
V30	s2q1	Does respondent have a bank account?	contin	numeric	Some people like to keep their money in an account with a bank. Do you have a bank account?
V31	s2q2a	What is the name of respondent's First bank?	contin	numeric	What is (are) the name(s) of the bank(s) where you have an account?
V32	s2q2b	What is the name of respondent's Second bank?	contin	numeric	What is (are) the name(s) of the bank(s) where you have an account?
V33	s2q2c	What is the name of respondent's Third bank?	contin	numeric	What is (are) the name(s) of the bank(s) where you have an account?
V34	s2q3	Does respondent perform transactions using someone else's account?	contin	numeric	Do you perform banking transactions using someone else's account?
V35	s2q4	Is the transaction made through a household member's account or someone else's?	contin	numeric	Is this through a household member's account or the account of someone else?

ID	Name	Label	Type	Format	Question
V36	s2q5	Has respondent saved money through a credit union or savings association in the past 12 months?	contin	numeric	Now think of all the ways that you save money. We are not talking about investing in a business or buying land, but only about where you put money to use later. Have you used a non-bank financial institution such as a credit union, savings association, etc. to save money in the past 12 months?
V37	s2q6a	Name of First banking institution respondent saved with in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?
V38	s2q6b	Name of Second banking institution respondent saved with in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?
V39	s2q6c	Name of Third banking institution respondent saved with in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?
V40	s2q7	Has respondent used a susu or welfare scheme to save in the past 12 months?	contin	numeric	Have you used a Susu, Welfare scheme or other Savings club to save money in the past 12 months?
V41	s2q8	Has respondent bought any items on credit through a banking or non-banking institution?	contin	numeric	Many people borrow money or buy things on credit. Have you used an institution such as a credit union, savings association, or a bank to borrow money or to buy on credit in the past 12 months?
V42	s2q9a	Name of First credit institution used by respondent to borrow or buy in the past 12 months	contin	numeric	What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?
V43	s2q9b	Name of Second credit institution used by respondent to borrow or buy in the past 12 months	contin	numeric	What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?
V44	s2q9c	Name of Third credit institution used by respondent to borrow or buy in the past 12 months	contin	numeric	What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?
V45	s2q10	Has respondent borrowed money through susu or welfare scheme in the past 12 months?	contin	numeric	Have you used a Susu, Welfare scheme or other Savings club to borrow money in the past 12 months?
V46	s2q11	Has respondent taken any insurance policy in the past 12 months?	contin	numeric	Many people insure themselves and their possessions against unexpected circumstances. Have you used any institution to insure yourself (life, health) or your property (household goods, house, vehicle and the like) in the past 12 months? That is, do you have any long or short term insurance policy with any institution (s)?
V47	s2q12a	Name of First insurance institution used by respondent to insure in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?
V48	s2q12b	Name of Second insurance institution used by respondent to insure in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?
V49	s2q12c	Name of Third insurance institution used by respondent to insure in the past 12 months	contin	numeric	What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?
V50	s2q13	Did respondent answer for himself or herself?	contin	numeric	INTERVIEWER: DID THE RESPONDENT ANSWER FOR HIMSELF OR HERSELF?
V51	s2q14	Person number of respondent	contin	numeric	INTERVIEWER: WRITE THE CODE OF THE PERSON WHO RESPONDED

Section 3 - Access and use of financial services and products

Content	This section of the questionnaire also provides information of financial services and products available to selected and products by the head of household and a randomly selected member of the household. It deals with the previous and current use of these services and products. The information collected include the use of ATMs, credit or debit cards, current and savings accounts, access to and use of formal and informal banking services, access to pension or insurance funds, loans and microfinance.
Cases	3318
Variable(s)	91
Structure	Type: relational Key(s): clust(Cluster number), nh(Household number)
Version	Version 1.0
Producer	Ghana Statistical Service (GSS)
Missing Data	Prior to 2008, missing data and not applicable data were left as blank. These values are not differentiated. The current policy is to identify the missing data as follows: -a coded value would be composed of 9s such that the entire length of the field is filled. For example a code of '999' would be used for a missing field of three characters. -not applicable or skipped variables are left blank

Variables

ID	Name	Label	Type	Format	Question
V52	clust	Cluster number	contin	numeric	
V53	nh	Household number	contin	numeric	
V54	fshid	Household identification	contin	numeric	
V55	qgroup	Questionnaire group	contin	numeric	
V56	pid	Person number for Section 3 of questionnaires	contin	numeric	
V57	s3q1	Ever had an ATM card?	contin	numeric	Have you ever had: ATM card?
V58	s3q2	Currently have an ATM card?	contin	numeric	Do you currently have: ATM card?
V59	s3q3	Ever had a Debit card?	contin	numeric	Have you ever had: Debit card or cheque card?
V60	s3q4	Currently have a Debit card?	contin	numeric	Do you currently have: Debit card or cheque card?
V61	s3q5	Ever had a Savings plus account?	contin	numeric	Have you ever had: Savings plus account?
V62	s3q6	Currently have a Savings plus account?	contin	numeric	Do you currently have: Savings plus account?
V63	s3q7	Ever had a Current account?	contin	numeric	Have you ever had: Current account?
V64	s3q8	Currently have a Current account?	contin	numeric	Do you currently have: Current account?
V65	s3q9	Ever had a Savings account at bank?	contin	numeric	Have you ever had: Savings account with a bank?
V66	s3q10	Currently have a Savings account at bank?	contin	numeric	Do you currently have: Savings account at bank?
V67	s3q11	Ever had Post bank account?	contin	numeric	Have you ever had: Post Bank account/Post Office savings account?

ID	Name	Label	Type	Format	Question
V68	s3q12	Currently have Post bank account?	contin	numeric	Do you currently have: Post Bank account/Post Office savings account?
V69	s3q13	Ever had Short term investments?	contin	numeric	Have you ever had: Short term investments such as certificates of deposit, treasury bills and treasury notes or money market funds?
V70	s3q14	Currently have Short term investments?	contin	numeric	Do you currently have: Short term investments such as certificates of deposit, treasury bills and treasury notes or money market funds?
V71	s3q15	Ever had access to the use of a bank for transactions without need to hold any account?	contin	numeric	Have you ever had: Access to the use of a bank for transactions without need to hold any account (including through someone else's account)?
V72	s3q16	Currently have access to the use of a bank for transactions without need to hold any account?	contin	numeric	Do you currently have: Access to the use of a bank for transactions without need to hold any account (including through someone else's account)?
V73	s3q17	Ever had access to the use of other formal financial service provider without need for an account?	contin	numeric	Have you ever had: Access to the use of other formal financial service provider, without the need for an account (e.g. money transfer service provider)?
V74	s3q18	Currently have access to the use of other formal financial services without need for an account?	contin	numeric	Do you currently have: Access to the use of other formal financial service provider, without the need for an account (e.g. money transfer service provider)?
V75	s3q19	Ever had access to the use of payments/receipts services through informal channels?	contin	numeric	Have you ever had: Access to the use of payments or receipt services through informal channels?
V76	s3q20	Currently have access to the use of payments/receipts services through informal channels?	contin	numeric	Do you currently have: Access to the use of payments or receipt services through informal channels?
V77	s3q21	Ever had Savings with a regulated micro-finance institution?	contin	numeric	Have you ever had: Savings with a regulated microfinance institution (e.g. SINAPI ABA)?
V78	s3q22	Currently have Savings with a regulated micro-finance institution?	contin	numeric	Do you currently have: Savings with a regulated microfinance institution (e.g. SINAPI ABA)?
V79	s3q23	Ever had Savings with a credit union?	contin	numeric	Have you ever had: Savings with a credit union?
V80	s3q24	Currently have Savings with a credit union?	contin	numeric	Do you currently have: Savings with a credit union?
V81	s3q25	Ever used a Susu scheme?	contin	numeric	Have you ever used a Susu scheme?
V82	s3q26	Currently using a Susu scheme?	contin	numeric	Do you currently use Susu scheme?
V83	s3q27	Ever used a Welfare scheme?	contin	numeric	Have you ever used a Welfare scheme, other savings club(e.g. with religious organization)?
V84	s3q28	Currently using a Welfare scheme?	contin	numeric	Do you currently use Welfare scheme, other savings club(e.g. with religious organization)?
V85	s3q29	Ever had Shares in a company and investment fund?	contin	numeric	Have you ever had: Shares in a company, or in an investment fund including mutual funds and investment trusts?
V86	s3q30	Currently have Shares in a company and investment fund?	contin	numeric	Do you currently have: Shares in a company, or in an investment fund including mutual funds and investment trusts?
V87	s3q31	Ever had a Provident fund?	contin	numeric	Have you ever had: Provident fund?
V88	s3q32	Currently have a Provident fund?	contin	numeric	Do you currently have: Provident fund?
V89	s3q33	Ever had a Pension fund?	contin	numeric	Have you ever had: Pension fund (or any collective savings program that will provide you with income upon retirement)?
V90	s3q34	Currently have a Pension fund?	contin	numeric	Do you currently have: Pension fund (or any collective savings program that will provide you with income upon retirement)?

ID	Name	Label	Type	Format	Question
V91	s3q35	Ever had a loan from a Bank for any purpose?	contin	numeric	Have you ever had: A loan from a bank for any purpose (e.g pay school fees, rent, medical expenses, buy items for the house, vehicles, buy or improve housing)?
V92	s3q36	Currently have a loan from a Bank for any purpose?	contin	numeric	Do you currently have: A loan from a bank for any purpose (e.g pay school fees, rent, medical expenses, buy items for the house, vehicles, buy or improve housing)?
V93	s3q37	Ever had a loan from Government for any purpose?	contin	numeric	Have you ever had: Loan from government for any purpose, such as buying or improving your housing?
V94	s3q38	Currently have a loan from Government for any purpose?	contin	numeric	Do you currently have: Loan from government for any purpose, such as buying or improving your housing?
V95	s3q39	Ever had a loan from Credit union for any purpose?	contin	numeric	Have you ever had : A loan from a credit union for any purpose (e.g. pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V96	s3q40	Currently have a loan from a Credit union for any purpose?	contin	numeric	Do you currently have: A loan from a credit union for any purpose (e.g. pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V97	s3q41	Ever had a loan from Micro-finance lender for any purpose?	contin	numeric	Have you ever had: A loan from a micro-finance lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V98	s3q42	Currently have a loan from Micro-finance lender for any purpose?	contin	numeric	Do you currently have: A loan from a micro-finance lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V99	s3q43	Ever had a loan from an Employer for any purpose?	contin	numeric	Have you ever had: A loan from an employer for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V100	s3q44	Currently have a loan from an Employer for any purpose?	contin	numeric	Do you currently have: A loan from an employer for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V101	s3q45	Ever had a loan from a Money lender for any purpose?	contin	numeric	Have you ever had: A loan from a money lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V102	s3q46	Currently have a loan from a Money lender for any purpose?	contin	numeric	Do you currently have: A loan from a money lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V103	s3q47	Ever borrowed money from Welfare scheme or Susu?	contin	numeric	Have you ever: Borrowed money from a welfare scheme, susu or other savings club (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V104	s3q48	Currently have money borrowed from Welfare scheme or Susu?	contin	numeric	Do you currently have: Money borrowed from a welfare scheme, susu or other savings club (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V105	s3q49	Ever borrowed money from a Friend or Family member?	contin	numeric	Have you ever: Borrowed money from a friend or family member (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?
V106	s3q50	Currently have money borrowed from a Friend or Family member?	contin	numeric	Do you currently have: Money borrowed from a friend or family member (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

ID	Name	Label	Type	Format	Question
V107	s3q51	Ever had Credit cards like visa, master card, etc?	contin	numeric	Have you ever had: Credit cards, e.g. Master card, Visa, Diners Club, etc.?
V108	s3q52	Currently have Credit cards like visa, master card, etc?	contin	numeric	Do you currently have: Credit cards, e.g. Master card, Visa, Diners Club, etc.?
V109	s3q53	Ever had Overdraft with a bank?	contin	numeric	Have you ever had: Overdraft with a bank?
V110	s3q54	Currently have Overdraft with a bank?	contin	numeric	Do you currently have: Overdraft with a bank?
V111	s3q55	Ever had Hire purchase agreement or installation plan?	contin	numeric	Have you ever had: Hire purchase agreement or installation plan?
V112	s3q56	Currently have Hire purchase agreement or installation plan?	contin	numeric	Do you currently have: Hire purchase agreement or installation plan?
V113	s3q57	Ever had any Other credit facility other than credit card, etc?	contin	numeric	Have you ever had: Any credit facility other than a credit card or hire purchase agreement mentioned earlier?
V114	s3q58	Currently have any Other credit facility other than credit card, etc?	contin	numeric	Do you currently have: Any credit facility other than a credit card or hire purchase agreement mentioned earlier?
V115	s3q59	Ever had Vehicle insurance?	contin	numeric	Have you ever had: Vehicle insurance?
V116	s3q60	Currently have Vehicle insurance?	contin	numeric	Do you currently have: Vehicle insurance?
V117	s3q61	Ever had Household content insurance for Tv, jewellery, etc?	contin	numeric	Have you ever had: Household content insurance (for TVs, jewellery, furniture, etc.)?
V118	s3q62	Currently have Household content insurance for Tv, jewellery, etc?	contin	numeric	Do you currently have: Household content insurance (for TVs, jewellery, furniture, etc.)?
V119	s3q63	Ever had Home owners' insurance?	contin	numeric	Have you ever had: Home owners' insurance (insurance on building)?
V120	s3q64	Currently have Home owners' insurance?	contin	numeric	Do you currently have: Home owners' insurance (insurance on building)?
V121	s3q65	Ever had insurance that pays debts if unable to pay?	contin	numeric	Have you ever had: Insurance that pays your debts if you are unable to pay?
V122	s3q66	Currently have insurance that pays debts if unable to pay?	contin	numeric	Do you currently have: Insurance that pays your debts if you are unable to pay?
V123	s3q67	Ever had Travel insurance?	contin	numeric	Have you ever had: Travel insurance?
V124	s3q68	Currently have Travel insurance?	contin	numeric	Do you currently have: Travel insurance?
V125	s3q69	Ever had Life insurance policy?	contin	numeric	Have you ever had: Life insurance policy (a payment to your heirs upon death)?
V126	s3q70	Currently have Life insurance policy?	contin	numeric	Do you currently have: Life insurance policy (a payment to your heirs upon death)?
V127	s3q71	Ever had insurance to pay debts in case of death?	contin	numeric	Have you ever had: Insurance to pay your debts if you die?
V128	s3q72	Currently have insurance to pay debts in case of death?	contin	numeric	Do you currently have: Insurance to pay your debts if you die?
V129	s3q73	Ever had Disability Insurance from employer?	contin	numeric	Have you ever had: Disability insurance from an employer?
V130	s3q74	Currently have Disability Insurance from employer?	contin	numeric	Do you currently have: Disability insurance from an employer?
V131	s3q75	Ever had any Other Disability Insurance?	contin	numeric	Have you ever had: Any other disability insurance?
V132	s3q76	Currently have any Other Disability Insurance?	contin	numeric	Do you currently have: Any other disability insurance?
V133	s3q77	Ever had Professional insurance?	contin	numeric	Have you ever had: Professional insurance?
V134	s3q78	Currently have Professional insurance?	contin	numeric	Do you currently have: Professional insurance?

ID	Name	Label	Type	Format	Question
V135	s3q79	Ever had Funeral policy with a formal institution?	contin	numeric	Have you ever had: Funeral policy with a formal insitution (not undertaker), SIC for example?
V136	s3q80	Currently have Funeral policy with a formal institution?	contin	numeric	Do you currently have: Funeral policy with a formal insitution (not undertaker), SIC for example?
V137	s3q81	Ever belonged to a group or society that will contribute to the cost of your burial?	contin	numeric	Have you ever: Belonged to any group or society that will contribute to the cost of your burial?
V138	s3q82	Currently belong to a group or society that will contribute to the cost of your burial?	contin	numeric	Do you currently: Belong to any group or society that will contribute to the cost of your burial?
V139	s3q83	Ever had a Health or Medical insurance?	contin	numeric	Have you ever had: Health/medical insurance?
V140	s3q84	Currently have a Health or Medical insurance?	contin	numeric	Do you currently have: Health/medical insurance?
V141	s3q85	Ever had insurance for your Child's education?	contin	numeric	Have you ever had insurance for your child's education?
V142	s3q86	Currently have insurance for your Child's education?	contin	numeric	Do you currently have insurance for your child's education?

Section 4 - Actions and attitudes towards use of financial services and products

Content	This dataset presents information on the actions and attitudes towards accessing and using financial services and products. The questions were asked of household heads and randomly selected household members. The information collected include reasons why people do not have a bank account, guarantees required for a bank loan, reasons for applying or not applying for a loan, and loans and other credits applied for during the 12 months prior to the data collection.
Cases	3317
Variable(s)	106
Structure	Type: relational Key(s): clust(Cluster number), nh(Household number)
Version	Version 1.0
Producer	Ghana Statistical Service (GSS)
Missing Data	Prior to 2008, missing data and not applicable data were left as blank. These values are not differentiated. The current policy is to identify the missing data as follows: -a coded value would be composed of 9s such that the entire length of the field is filled. For example a code of '999' would be used for a missing field of three characters. -not applicable or skipped variables are left blank

Variables

ID	Name	Label	Type	Format	Question
V143	clust	Cluster number	contin	numeric	
V144	nh	Household number	contin	numeric	
V145	fshid	Household identification	contin	numeric	
V146	qgroup	Questionnaire group	contin	numeric	
V147	pid	Person number for Section 4	contin	numeric	
V148	s4q1	Did respondent answer "yes" to having an account in Section 3?	contin	numeric	INTERVIEWER: DID THE RESPONDENT ANSWER "Yes" TO ANY OF THE SECTION 3 QUESTIONS ABOUT ACCOUNTS: 2, 4, 6, 8, 10, 12, BANK LOAN 36, OR BANK OVERDRAFT 54?
V149	s4q2a	First reason for not opening account	contin	numeric	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a bank account?
V150	s4q2b	Second reason for not opening account	contin	numeric	There are reasons why people do not have a bank account. Please tell me, in order of importance, the three main reasons why you do not have a bank account?
V151	s4q2c	Third reason for not opening account	contin	numeric	There are reasons why people do not have a bank account. Please tell me, in order of importance, the three main reasons why you do not have a bank account?
V152	s4q3	Convenience of the location of bank nearest to respondent	contin	numeric	Would you say that the location of the bank which is nearest to you is
V153	s4q4	Mode of transport from house to bank	contin	numeric	What mode of transportation would you use to go from your house to this bank which is nearest to you?

ID	Name	Label	Type	Format	Question
V154	s4q5	Travelling time in minutes to nearest bank	contin	numeric	How long, in minutes would it take you to travel to the bank nearest to you?
V155	s4q6a	First reason respondent might like to have a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you might like to have a bank account?
V156	s4q6b	Second reason respondent might like to have a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you might like to have a bank account?
V157	s4q6c	Third reason respondent might like to have a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you might like to have a bank account?
V158	s4q7	Convenience of the location of bank	contin	numeric	Would you say that the location of your bank is
V159	s4q8	Mode of transportation to respondent's bank	contin	numeric	What mode of transportation do you use to go to your bank?
V160	s4q9	Travelling time in minutes to respondent's bank	contin	numeric	What is the average time you spend travelling to your bank (one way)?
V161	s4q10a	First reason for having a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you have a bank account?
V162	s4q10b	Second reason for having a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you have a bank account?
V163	s4q10c	Third reason for having a bank account	contin	numeric	In order of importance, what is(are) the reason(s) you have a bank account?
V164	s4q11	Did respondent answer "yes" to savings and retirement accounts?	contin	numeric	INTERVIEWER: DID THE RESPONDENT ANSWER "Yes" TO ANY OF THE SECTION 3 QUESTIONS ABOUT..... BANK SAVINGS.....6, 10, 12, 14 NON-BANK SAVINGS.....22, 24, 26, 28, 30 RETIREMENT ACCOUNTS.....32, 34?
V165	s4q12a	First reason for not having a bank account	contin	numeric	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?
V166	s4q12b	Second reason for not having a bank account	contin	numeric	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?
V167	s4q12c	Third reason for not having a bank account	contin	numeric	There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?
V168	s4q13	Did respondent earn interest for keeping money in savings account?	contin	numeric	Do you earn interest from keeping money in a savings account?
V169	s4q14	Did respondent answer "yes" to contributing to susu, welfare scheme, etc?	contin	numeric	INTERVIEWR: DID RESPONDENT ANSWER "Yes" TO EITHER OF THE SECTION 3 QUESTIONS ABOUT.....SUSU, WELFARE SCHEME OR SAVINGS CLUB, 26, 28?
V170	s4q15	Can respondent borrow money from susu/welfare or other savings club?	contin	numeric	You mentioned that you used Susu or Welfare scheme or other Savings club. Can you borrow money from these?
V171	s4q16	Can respondent borrow more than his/her contributions from susu etc?	contin	numeric	Can you borrow more than your contributions from this Susu, Welfare scheme or Savings club?
V172	s4q17	Has the amount that respondent can borrow from savings increased over time?	contin	numeric	Has the amount that you can borrow from your Susu, Welfare scheme or Savings club increased over time?
V173	s4q18a	How often does respondent make contributions to susu or savings?	contin	numeric	How often do you make contributions to your Susu, Welfare scheme or Savings club?
V174	s4q18b	Time unit of contribution to susu or savings	contin	numeric	How often do you make contributions to your Susu, Welfare scheme or Savings club?

ID	Name	Label	Type	Format	Question
V175	s4q19	Did respondent answer "yes" to Section 3 question 36?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO SECTION 3 OF THE BANK LOAN QUESTION ...36?
V176	s4q20	Did respondent take a loan from ADB,HFC,NIB,MB in past 12months?	contin	numeric	Do you currently have, or have you had in the past 12 months a loan with the Agricultural Development Bank, Home Finance Company Bank, the National Investment Bank or the Merchant Bank?
V177	s4q21	Most recent investment bank that respondent took a loan from in the last 12months	contin	numeric	What is the name of the bank? (If more than one loan, refer to the most recent)
V178	s4q22	Main purpose of loan taken from investment bank in past 12 months	contin	numeric	What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.
V179	s4q23a	First guarantee required for investment bank loan taken in past 12 months	contin	numeric	What guarantee were you required to give for this loan?
V180	s4q23b	Second guarantee required for investment bank loan taken in past 12 months	contin	numeric	What guarantee were you required to give for this loan?
V181	s4q23c	Third guarantee required for investment bank loan taken in past 12 months	contin	numeric	What guarantee were you required to give for this loan?
V182	s4q24	Did respondent apply for a loan with ADB,HFC,NIB,MB in past 12months?	contin	numeric	In the past 12 months, have you applied for a loan with an Agricultural Development Bank, Home Finance Company Bank, the National Investment Bank or the Merchant Bank?
V183	s4q25	Was loan application with investment bank accepted or rejected?	contin	numeric	Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V184	s4q26a	First reason why loan application to investment bank was rejected	contin	numeric	Why was it rejected?
V185	s4q26b	Second reason why loan application to investment bank was rejected	contin	numeric	Why was it rejected?
V186	s4q26c	Third reason why loan application to investment bank was rejected	contin	numeric	Why was it rejected?
V187	s4q27	Did respondent take a loan from any other bank in the past 12 months?	contin	numeric	Do you currently have, or have you had in the past 12 months a loan with any other bank?
V188	s4q28	Most recent other bank respondent took a loan from in past 12 months	contin	numeric	What is the name of the bank? (If more than one bank, refer to the most recent)
V189	s4q29	Main purpose for taking a loan from any other bank in past 12 months	contin	numeric	What was the main reason for which you took out this loan? If more than one loan, refer to the most recent.
V190	s4q30a	First guarantee required for any other bank loan taken in past 12 months	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V191	s4q30b	Second guarantee required for any other bank loan taken in past 12 months	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V192	s4q30c	Third guarantee required for any other bank loan in past 12 months	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V193	s4q31	Did respondent apply for a loan with any other bank in the past 12 months?	contin	numeric	In the past 12 months, have you applied for a loan with any other bank?
V194	s4q32	Was loan application with any other bank accepted or rejected?	contin	numeric	Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V195	s4q33a	First reason why loan application with any other bank was rejected	contin	numeric	Why was it rejected?
V196	s4q33b	Second reason why loan application with any other bank was rejected	contin	numeric	Why was it rejected?
V197	s4q33c	Third reason why loan application with any other bank was rejected	contin	numeric	Why was it rejected?

ID	Name	Label	Type	Format	Question
V198	s4q34	Did respondent answer "yes" to Section 3 question 40?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" IN THE SECTION 3 CREDIT UNION LOAN QUESTION....40?
V199	s4q35	Main purpose of loan from credit union	contin	numeric	You said that you currently have a loan with a credit union. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.
V200	s4q36a	First guarantee required for loan from credit union	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V201	s4q36b	Second guarantee required for loan from credit union	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V202	s4q36c	Third guarantee required for loan from credit union	contin	numeric	What guarantee were you required to undertake or give to obtain this loan?
V203	s4q37	Did respondent apply for a loan with the credit union in past 12 months?	contin	numeric	In the past 12 months, have you applied for a loan with a credit union?
V204	s4q38	Was the loan application to the credit union accepted or rejected?	contin	numeric	Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V205	s4q39a	First reason why loan with credit union was rejected	contin	numeric	Why was it rejected?
V206	s4q39b	Second reason why loan with credit union was rejected	contin	numeric	Why was it rejected?
V207	s4q39c	Third reason why loan with credit union was rejected	contin	numeric	Why was it rejected?
V208	s4q40	Did respondent answer "yes" to Section 3 question 42?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" IN THE SECTION 3 MICRO-FINANCE LENDER QUESTION42?
V209	s4q41	Main purpose for applying for loan from micro finance lender	contin	numeric	You said that you currently have a loan with a micro-finance lender. What was the main purpose for which you took out this loan? If more than one loan, refer to most recent.
V210	s4q42a	First guarantee required by micro finance lender	contin	numeric	What guarantee were you required to give for this loan?
V211	s4q42b	Second guarantee required by micro finance lender	contin	numeric	What guarantee were you required to give for this loan?
V212	s4q42c	Third guarantee required by micro finance lender	contin	numeric	What guarantee were you required to give for this loan?
V213	s4q43	Did respondent apply for loan from micro finance institution in last 12 months?	contin	numeric	In the past 12 months, have you applied for a loan with a micro-finance institution?
V214	s4q44	Was loan application to micro finance institution accepted or rejected?	contin	numeric	Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V215	s4q45a	First reason why loan application to micro-finance institution was rejected	contin	numeric	Why was it rejected?
V216	s4q45b	Second reason why loan application to micro-finance institution was rejected	contin	numeric	Why was it rejected?
V217	s4q45c	Third reason why loan application to micro-finance institution was rejected	contin	numeric	Why was it rejected?
V218	s4q46	Did respondent answer "yes" to Section 3 question 48?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 SUSU, WELFARE SCHEME, SAVING CLUB QUESTION48?
V219	s4q47	Main purpose for applying for loan from susu or welfare scheme	contin	numeric	You said that you currently have money borrowed from a susu, welfare scheme or other savings club. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

ID	Name	Label	Type	Format	Question
V220	s4q48a	First guarantee required for loan from susu or welfare scheme	contin	numeric	What was the guarantee you were required to give for this loan?
V221	s4q48b	Second guarantee required for loan from susu or welfare scheme	contin	numeric	What was the guarantee you were required to give for this loan?
V222	s4q48c	Third guarantee required for loan from susu or welfare scheme	contin	numeric	What was the guarantee you were required to give for this loan?
V223	s4q49	Did respondent apply for loan from susu scheme in the past 12 months?	contin	numeric	In the past 12 months, have you applied for a loan with a Susu, Welfare scheme or other Savings club?
V224	s4q50	Was loan from susu scheme in past 12 months accepted or rejected?	contin	numeric	Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V225	s4q51a	First reason why application for loan from susu scheme in past 12 months was rejected	contin	numeric	Why was it rejected?
V226	s4q51b	Second reason why application for loan from susu scheme in past 12 months was rejected	contin	numeric	Why was it rejected?
V227	s4q51c	Third reason application for loan from susu scheme in past 12 months was rejected	contin	numeric	Why was it rejected?
V228	s4q52	Did respondent answer "yes" to Section 3 question 44?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 EMPLOYER LOAN QUESTION44?
V229	s4q53	Main purpose for applying for loan from employer	contin	numeric	You said you currently have a loan from an employer. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.
V230	s4q54a	First guarantee required for a loan from employer	contin	numeric	What guarantee were you required to give for this loan?
V231	s4q54b	Second guarantee required for a loan from employer	contin	numeric	What guarantee were you required to give for this loan?
V232	s4q54c	Third guarantee required for a loan from employer	contin	numeric	What guarantee were you required to give for this loan?
V233	s4q55	Did respondent apply for a loan from employer in the past 12 months?	contin	numeric	In the past 12 months, have you applied for a loan or tried to borrow from an employer?
V234	s4q56	Was application for loan from employer in past 12 months accepted or rejected?	contin	numeric	Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V235	s4q57a	First reason why application for loan from employer in past 12 months was rejected	contin	numeric	Why was it rejected?
V236	s4q57b	Second reason why application for loan from employer in past 12 months was rejected	contin	numeric	Why was it rejected?
V237	s4q57c	Third reason why application for loan from employer in past 12 months was rejected	contin	numeric	Why was it rejected?
V238	s4q58	Did respondent answer "yes" to Section 3 question 46?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 MONEY LENDER LOAN QUESTION46?
V239	s4q59	Main purpose for applying for a loan from money lender?	contin	numeric	You said that you currently have a loan with a money lender. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.
V240	s4q60a	First guarantee required for a loan from money lender	contin	numeric	What guarantee were you required to give for this loan?

ID	Name	Label	Type	Format	Question
V241	s4q60b	Second guarantee required for a loan from money lender	contin	numeric	What guarantee were you required to give for this loan?
V242	s4q60c	Third guarantee required for a loan from money lender	contin	numeric	What guarantee were you required to give for this loan?
V243	s4q61	Did respondent apply for a loan in past 12 months from a money lender?	contin	numeric	In the past 12 months, have you applied for a loan or tried to borrow from a money lender?
V244	s4q62	Was the loan application from money lender in past 12 months accepted or rejected?	contin	numeric	Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?
V245	s4q63	Did respondent answer "yes" to Section 3 question 50?	contin	numeric	INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO FRIEND OR FAMILY MEMBER LOAN, QUESTION 50 IN SECTION 3?
V246	s4q64	Main purpose for seeking a loan from a friend or family	contin	numeric	You said that you currently have money borrowed from a friend or family member. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.
V247	s4q65	Did respondent answer for himself or herself?	contin	numeric	INTERVIEWER: DID THE RESPONDENT ANSWER FOR HIMSELF OR HERSELF?
V248	s4q66	ID of respondent	contin	numeric	INTERVIEWER: WRITE THE CODE OF THE PERSON WHO RESPONDED

Cluster number (clust)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-675

Household number (nh)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 4894
Format: numeric	Invalid: 0
Width: 2	
Decimals: 0	
Range: 1-25	

Household identification (fshid)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous
 Format: numeric
 Width: 4
 Decimals: 0
 Range: 1-2292

Questionnaire group (qgroup)

File: Section 1 - Respondent characteristics

Overview

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

Person number in Section 1 of questionnaires (s1q1)

File: Section 1 - Respondent characteristics

Overview

Person number in Section 1 of questionnaires (s1q1)

File: Section 1 - Respondent characteristics

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

Language used by respondent (s1q2)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 4894
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-8	

Literal question

LANGUAGE USED BY RESPONDENT

Whether interpreter was used (s1q3)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 4894
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

WAS AN INTERPRETER USED?

Sex of respondent (s1q4)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 4894
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Is (NAME).....

Whether person was a household member during GLSS5 (s1q5)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 4894
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

WAS THIS PERSON A HOUSEHOLD MEMBER DURING THE GLSS 5?

Person number of household member as recorded in GLSS5 (s1q6)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-22

Literal question

RECORD THE ID NUMBER FROM THE GLSS 5

Relationship of persons to household head (s1q7)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 95
Format: numeric	Invalid: 4799
Width: 2	
Decimals: 0	
Range: 1-10	

Literal question

What is the relationship of (NAME) to head of household?

Age of household members in completed years (s1q8)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 95
Format: numeric	Invalid: 4799
Width: 2	Minimum: 15
Decimals: 0	Maximum: 78
Range: 15-78	Mean: 25.5
	Standard deviation: 10.8

Age of household members in completed years (s1q8)

File: Section 1 - Respondent characteristics

Literal question

What is (NAME's)age?

Marital status of household members (s1q9)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 95
Format: numeric	Invalid: 4799
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is (NAME's) present marital status?

Whether respondent's spouse was living in the household (s1q10)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 36
Format: numeric	Invalid: 4858
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Does (NAME's) spouse live in the household?

Person number of spouse (s1q11)

File: Section 1 - Respondent characteristics

Overview

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

Literal question

COPY THE ID CODE OF THE SPOUSE

Whether respondent's father was living in the household (s1q12)

File: Section 1 - Respondent characteristics

Whether respondent's father was living in the household (s1q12)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 95
Format: numeric	Invalid: 4799
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Does (NAME's) father live in this household?

Person number of father (s1q13)

File: Section 1 - Respondent characteristics

Overview

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

Literal question

COPY ID CODE OF FATHER

Whether respondent's mother was living in the household (s1q14)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous	Valid cases: 95
Format: numeric	Invalid: 4799
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Does (NAME's) mother live in this household?

Person number of mother (s1q15)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-4

Literal question

Person number of mother (s1q15)

File: Section 1 - Respondent characteristics

COPY ID CODE OF MOTHER

Whether person in household has ever attended school (s1q16)

File: Section 1 - Respondent characteristics

Overview

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

Valid cases: 95
 Invalid: 4799

Literal question

Has (NAME)ever attended school?

Highest grade completed by person living in the household (s1q17)

File: Section 1 - Respondent characteristics

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 0-61

Valid cases: 71
 Invalid: 4823

Literal question

What was the highest grade completed?

Whether person in household worked for pay, profit or family gain in last 7days (s1q18)

File: Section 1 - Respondent characteristics

Overview

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

Valid cases: 95
 Invalid: 4799

Literal question

Did (NAME) do any work for pay, profit, family gain or did (NAME) produce anything for barter or home use during the last 7 days (including temporary absence from work)?

How many months person in household had been absent during past 12 months? (s1q19)

File: Section 1 - Respondent characteristics

Overview

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

Valid cases: 95
 Invalid: 4799

Literal question

For how many months during the past 12 months has (NAME) been away from this household?

While absent, was the person a member of another household? (s1q20)

File: Section 1 - Respondent characteristics

Overview

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

Valid cases: 41
 Invalid: 4853

Literal question

While absent, was (NAME) a member of another household? (including single person household).

Cluster number (clust)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-675

Household number (nh)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-24

Household identification (fshid)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 4
 Decimals: 0
 Range: 2-2292

Questionnaire group (qgroup)

File: Section 2 - Access and use of financial services and products

Overview

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

Person number in Section 2 of questionnaires (pid)

File: Section 2 - Access and use of financial services and products

Overview

Person number in Section 2 of questionnaires (pid)

File: Section 2 - Access and use of financial services and products

Type: Continuous

Valid cases: 2682

Format: numeric

Invalid: 0

Width: 2

Decimals: 0

Range: 1-11

Does respondent have a bank account? (s2q1)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 2682

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Some people like to keep their money in an account with a bank. Do you have a bank account?

What is the name of respondent's First bank? (s2q2a)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 425

Format: numeric

Invalid: 2257

Width: 2

Decimals: 0

Range: 1-24

Literal question

What is (are) the name(s) of the bank(s) where you have an account?

What is the name of respondent's Second bank? (s2q2b)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 37

Format: numeric

Invalid: 2645

Width: 2

Decimals: 0

Range: 1-24

Literal question

What is (are) the name(s) of the bank(s) where you have an account?

What is the name of respondent's Third bank? (s2q2c)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-24

Valid cases: 3
 Invalid: 2679

Literal question

What is (are) the name(s) of the bank(s) where you have an account?

Does respondent perform transactions using someone else's account? (s2q3)

File: Section 2 - Access and use of financial services and products

Overview

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

Valid cases: 2682
 Invalid: 0

Literal question

Do you perform banking transactions using someone else's account?

Is the transaction made through a household member's account or someone else's? (s2q4)

File: Section 2 - Access and use of financial services and products

Overview

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

Valid cases: 95
 Invalid: 2587

Literal question

Is this through a household member's account or the account of someone else?

Has respondent saved money through a credit union or savings association in the past 12 months? (s2q5)

File: Section 2 - Access and use of financial services and products

Overview

Has respondent saved money through a credit union or savings association in the past 12 months? (s2q5)

File: Section 2 - Access and use of financial services and products

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

Valid cases: 2682
 Invalid: 0

Literal question

Now think of all the ways that you save money. We are not talking about investing in a business or buying land, but only about where you put money to use later. Have you used a non-bank financial institution such as a credit union, savings association, etc. to save money in the past 12 months?

Name of First banking institution respondent saved with in the past 12 months (s2q6a)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-29

Valid cases: 43
 Invalid: 2639

Literal question

What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?

Name of Second banking institution respondent saved with in the past 12 months (s2q6b)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-29

Valid cases: 0
 Invalid: 2682

Literal question

What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?

Name of Third banking institution respondent saved with in the past 12 months (s2q6c)

File: Section 2 - Access and use of financial services and products

Name of Third banking institution respondent saved with in the past 12 months (s2q6c)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 2682
Width: 2	
Decimals: 0	
Range: 1-29	

Literal question

What is(are) the name(s) of the institution(s) that you have used to save money in the past 12 months?

Has respondent used a susu or welfare scheme to save in the past 12 months? (s2q7)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 2682
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Have you used a Susu, Welfare scheme or other Savings club to save money in the past 12 months?

Has respondent bought any items on credit through a banking or non-banking institution? (s2q8)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 2682
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Many people borrow money or buy things on credit. Have you used an institution such as a credit union, savings association, or a bank to borrow money or to buy on credit in the past 12 months?

Name of First credit institution used by respondent to borrow or buy in the past 12 months (s2q9a)

File: Section 2 - Access and use of financial services and products

Overview

Name of First credit institution used by respondent to borrow or buy in the past 12 months (s2q9a)

File: Section 2 - Access and use of financial services and products

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-29

Valid cases: 41
Invalid: 2641

Literal question

What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?

Name of Second credit institution used by respondent to borrow or buy in the past 12 months (s2q9b)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-29

Valid cases: 1
Invalid: 2681

Literal question

What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?

Name of Third credit institution used by respondent to borrow or buy in the past 12 months (s2q9c)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-29

Valid cases: 0
Invalid: 2682

Literal question

What is (are) the name(s) of the institution(s) that you have used to borrow or to buy on credit in the past 12 months?

Has respondent borrowed money through susu or welfare scheme in the past 12 months? (s2q10)

File: Section 2 - Access and use of financial services and products

Overview

Has respondent borrowed money through susu or welfare scheme in the past 12 months? (s2q10)

File: Section 2 - Access and use of financial services and products

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

Valid cases: 2682
 Invalid: 0

Literal question

Have you used a Susu, Welfare scheme or other Savings club to borrow money in the past 12 months?

Has respondent taken any insurance policy in the past 12 months? (s2q11)

File: Section 2 - Access and use of financial services and products

Overview

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

Valid cases: 2682
 Invalid: 0

Literal question

Many people insure themselves and their possessions against unexpected circumstances. Have you used any institution to insure yourself (life, health) or your property (household goods, house, vehicle and the like) in the past 12 months? That is, do you have any long or short term insurance policy with any institution (s)?

Name of First insurance institution used by respondent to insure in the past 12 months (s2q12a)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-25

Valid cases: 212
 Invalid: 2470

Literal question

What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?

Name of Second insurance institution used by respondent to insure in the past 12 months (s2q12b)

File: Section 2 - Access and use of financial services and products

Name of Second insurance institution used by respondent to insure in the past 12 months (s2q12b)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 7
Format: numeric	Invalid: 2675
Width: 2	
Decimals: 0	
Range: 1-25	

Literal question

What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?

Name of Third insurance institution used by respondent to insure in the past 12 months (s2q12c)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 2682
Width: 2	
Decimals: 0	
Range: 1-25	

Literal question

What is(are) the name(s) of the institution(s) that you have used to insure yourself (life, health) or your property (household goods, vehicles and the like) in the past 12 months?

Did respondent answer for himself or herself? (s2q13)

File: Section 2 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 1562
Format: numeric	Invalid: 1120
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWER: DID THE RESPONDENT ANSWER FOR HIMSELF OR HERSELF?

Person number of respondent (s2q14)

File: Section 2 - Access and use of financial services and products

Overview

Person number of respondent (s2q14)

File: Section 2 - Access and use of financial services and products

Type: Continuous

Valid cases: 169

Format: numeric

Invalid: 2513

Width: 2

Decimals: 0

Range: 1-3

Literal question

INTERVIEWER: WRITE THE CODE OF THE PERSON WHO RESPONDED

Cluster number (clust)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-675

Household number (nh)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-25

Household identification (fshid)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 4
 Decimals: 0
 Range: 1-2292

Maximum: 2292

Questionnaire group (qgroup)

File: Section 3 - Access and use of financial services and products

Overview

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

Person number for Section 3 of questionnaires (pid)

File: Section 3 - Access and use of financial services and products

Overview

Person number for Section 3 of questionnaires (pid)

File: Section 3 - Access and use of financial services and products

Type: Continuous

Format: numeric

Width: 2

Decimals: 0

Range: 1-11

Ever had an ATM card? (s3q1)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: ATM card?

Currently have an ATM card? (s3q2)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 41

Format: numeric

Invalid: 3277

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do you currently have: ATM card?

Ever had a Debit card? (s3q3)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: Debit card or cheque card?

Currently have a Debit card? (s3q4)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 24
 Invalid: 3294

Literal question

Do you currently have: Debit card or cheque card?

Ever had a Savings plus account? (s3q5)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: Savings plus account?

Currently have a Savings plus account? (s3q6)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 15
 Invalid: 3303

Literal question

Do you currently have: Savings plus account?

Ever had a Current account? (s3q7)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Ever had a Current account? (s3q7)

File: Section 3 - Access and use of financial services and products

Have you ever had: Current account?

Currently have a Current account? (s3q8)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 167
 Invalid: 3151

Literal question

Do you currently have: Current account?

Ever had a Savings account at bank? (s3q9)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: Savings account with a bank?

Currently have a Savings account at bank? (s3q10)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 659
 Invalid: 2659

Literal question

Do you currently have: Savings account at bank?

Ever had Post bank account? (s3q11)

File: Section 3 - Access and use of financial services and products

Overview

Ever had Post bank account? (s3q11)

File: Section 3 - Access and use of financial services and products

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: Post Bank account/Post Office savings account?

Currently have Post bank account? (s3q12)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 41

Format: numeric

Invalid: 3277

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do you currently have: Post Bank account/Post Office savings account?

Ever had Short term investments? (s3q13)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: Short term investments such as certificates of deposit, treasury bills and treasury notes or money market funds?

Currently have Short term investments? (s3q14)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 46

Format: numeric

Invalid: 3272

Width: 1

Decimals: 0

Range: 1-2

Literal question

Currently have Short term investments? (s3q14)

File: Section 3 - Access and use of financial services and products

Do you currently have: Short term investments such as certificates of deposit, treasury bills and treasury notes or money market funds?

Ever had access to the use of a bank for transactions without need to hold any account? (s3q15)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: Access to the use of a bank for transactions without need to hold any account (including through someone else's account)?

Currently have access to the use of a bank for transactions without need to hold any account? (s3q16)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 169

Format: numeric

Invalid: 3149

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do you currently have: Access to the use of a bank for transactions without need to hold any account (including through someone else's account)?

Ever had access to the use of other formal financial service provider without need for an account? (s3q17)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Ever had access to the use of other formal financial service provider without need for an account? (s3q17)

File: Section 3 - Access and use of financial services and products

Have you ever had: Access to the use of other formal financial service provider, without the need for an account (e.g. money transfer service provider)?

Currently have access to the use of other formal financial services without need for an account? (s3q18)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 197
Invalid: 3121

Literal question

Do you currently have: Access to the use of other formal financial service provider, without the need for an account (e.g. money transfer service provider)?

Ever had access to the use of payments/receipts services through informal channels? (s3q19)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Have you ever had: Access to the use of payments or receipt services through informal channels?

Currently have access to the use of payments/receipts services through informal channels? (s3q20)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 897
Invalid: 2421

Literal question

Do you currently have: Access to the use of payments or receipt services through informal channels?

Ever had Savings with a regulated micro-finance institution? (s3q21)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Have you ever had: Savings with a regulated microfinance institution (e.g. SINAPI ABA)?

Currently have Savings with a regulated micro-finance institution? (s3q22)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 58
Invalid: 3260

Literal question

Do you currently have: Savings with a regulated microfinance institution (e.g. SINAPI ABA)?

Ever had Savings with a credit union? (s3q23)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Have you ever had: Savings with a credit union?

Currently have Savings with a credit union? (s3q24)

File: Section 3 - Access and use of financial services and products

Overview

Currently have Savings with a credit union? (s3q24)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 77
 Invalid: 3241

Literal question

Do you currently have: Savings with a credit union?

Ever used a Susu scheme? (s3q25)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever used a Susu scheme?

Currently using a Susu scheme? (s3q26)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 682
 Invalid: 2636

Literal question

Do you currently use Susu scheme?

Ever used a Welfare scheme? (s3q27)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever used a Welfare scheme, other savings club(e.g. with religious organization)?

Currently using a Welfare scheme? (s3q28)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 555
 Invalid: 2763

Literal question

Do you currently use Welfare scheme, other savings club(e.g. with religious organization)?

Ever had Shares in a company and investment fund? (s3q29)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: Shares in a company, or in an investment fund including mutual funds and investment trusts?

Currently have Shares in a company and investment fund? (s3q30)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 53
 Invalid: 3265

Literal question

Do you currently have: Shares in a company, or in an investment fund including mutual funds and investment trusts?

Ever had a Provident fund? (s3q31)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Ever had a Provident fund? (s3q31)

File: Section 3 - Access and use of financial services and products

Literal question

Have you ever had: Provident fund?

Currently have a Provident fund? (s3q32)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 33

Format: numeric

Invalid: 3285

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do you currently have: Provident fund?

Ever had a Pension fund? (s3q33)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: Pension fund (or any collective savings program that will provide you with income upon retirement)?

Currently have a Pension fund? (s3q34)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 142

Format: numeric

Invalid: 3176

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do your currently have: Pension fund (or any collective savings program that will provide you with income upon retirement)?

Ever had a loan from a Bank for any purpose? (s3q35)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: A loan from a bank for any purpose (e.g pay school fees, rent, medical expenses, buy items for the house, vehicles, buy or improve housing)?

Currently have a loan from a Bank for any purpose? (s3q36)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 168
 Invalid: 3150

Literal question

Do you currently have: A loan from a bank for any purpose (e.g pay school fees, rent, medical expenses, buy items for the house, vehicles, buy or improve housing)?

Ever had a loan from Government for any purpose? (s3q37)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: Loan from government for any purpose, such as buying or improving your housing?

Currently have a loan from Government for any purpose? (s3q38)

File: Section 3 - Access and use of financial services and products

Overview

Currently have a loan from Government for any purpose? (s3q38)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 38
 Invalid: 3280

Literal question

Do you currently have: Loan from government for any purpose, such as buying or improving your housing?

Ever had a loan from Credit union for any purpose? (s3q39)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had : A loan from a credit union for any purpose (e.g. pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Currently have a loan from a Credit union for any purpose? (s3q40)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 32
 Invalid: 3286

Literal question

Do you currently have: A loan from a credit union for any purpose (e.g. pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever had a loan from Micro-finance lender for any purpose? (s3q41)

File: Section 3 - Access and use of financial services and products

Overview

Ever had a loan from Micro-finance lender for any purpose? (s3q41)

File: Section 3 - Access and use of financial services and products

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: A loan from a micro-finance lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Currently have a loan from Micro-finance lender for any purpose? (s3q42)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 66

Format: numeric

Invalid: 3252

Width: 1

Decimals: 0

Range: 1-2

Literal question

Do you currently have: A loan from a micro-finance lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever had a loan from an Employer for any purpose? (s3q43)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous

Valid cases: 3318

Format: numeric

Invalid: 0

Width: 1

Decimals: 0

Range: 1-2

Literal question

Have you ever had: A loan from an employer for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Currently have a loan from an Employer for any purpose? (s3q44)

File: Section 3 - Access and use of financial services and products

Overview

Currently have a loan from an Employer for any purpose? (s3q44)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 106
 Invalid: 3212

Literal question

Do you currently have: A loan from an employer for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever had a loan from a Money lender for any purpose? (s3q45)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: A loan from a money lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)

Currently have a loan from a Money lender for any purpose? (s3q46)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 226
 Invalid: 3092

Literal question

Do you currently have: A loan from a money lender for any purpose (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever borrowed money from Welfare scheme or Susu? (s3q47)

File: Section 3 - Access and use of financial services and products

Overview

Ever borrowed money from Welfare scheme or Susu? (s3q47)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever: Borrowed money from a welfare scheme, susu or other savings club (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Currently have money borrowed from Welfare scheme or Susu? (s3q48)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 70
 Invalid: 3248

Literal question

Do you currently have: Money borrowed from a welfare scheme, susu or other savings club (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever borrowed money from a Friend or Family member? (s3q49)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever: Borrowed money from a friend or family member (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Currently have money borrowed from a Friend or Family member? (s3q50)

File: Section 3 - Access and use of financial services and products

Overview

Currently have money borrowed from a Friend or Family member? (s3q50)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 1670
Invalid: 1648

Literal question

Do you currently have: Money borrowed from a friend or family member (e.g. to pay school fees, rent, medical expenses, buy items for the house, vehicle, buy or improve housing)?

Ever had Credit cards like visa, master card, etc? (s3q51)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Have you ever had: Credit cards, e.g. Master card, Visa, Diners Club, etc.?

Currently have Credit cards like visa, master card, etc? (s3q52)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 5
Invalid: 3313

Literal question

Do you currently have: Credit cards, e.g. Master card, Visa, Diners Club, etc.?

Ever had Overdraft with a bank? (s3q53)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Ever had Overdraft with a bank? (s3q53)

File: Section 3 - Access and use of financial services and products

Have you ever had: Overdraft with a bank?

Currently have Overdraft with a bank? (s3q54)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 34
 Invalid: 3284

Literal question

Do you currently have: Overdraft with a bank?

Ever had Hire purchase agreement or installation plan? (s3q55)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
 Invalid: 0

Literal question

Have you ever had: Hire purchase agreement or installation plan?

Currently have Hire purchase agreement or installation plan? (s3q56)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 356
 Invalid: 2962

Literal question

Do you currently have: Hire purchase agreement or installation plan?

Ever had any Other credit facility other than credit card, etc? (s3q57)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3318
Invalid: 0

Literal question

Have you ever had: Any credit facility other than a credit card or hire purchase agreement mentioned earlier?

Currently have any Other credit facility other than credit card, etc? (s3q58)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 515
Invalid: 2803

Literal question

Do you currently have: Any credit facility other than a credit card or hire purchase agreement mentioned earlier?

Ever had Vehicle insurance? (s3q59)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 1

Literal question

Have you ever had: Vehicle insurance?

Currently have Vehicle insurance? (s3q60)

File: Section 3 - Access and use of financial services and products

Overview

Currently have Vehicle insurance? (s3q60)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 75
 Invalid: 3243

Literal question

Do you currently have: Vehicle insurance?

Ever had Household content insurance for Tv, jewellery, etc? (s3q61)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Household content insurance (for TVs, jewellery, furniture, etc.)?

Currently have Household content insurance for Tv, jewellery, etc? (s3q62)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 1
 Invalid: 3317

Literal question

Do you currently have: Household content insurance (for TVs, jewellery, furniture, etc.)?

Ever had Home owners' insurance? (s3q63)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Ever had Home owners' insurance? (s3q63)

File: Section 3 - Access and use of financial services and products

Literal question

Have you ever had: Home owners' insurance (insurance on building)?

Currently have Home owners' insurance? (s3q64)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 5
Format: numeric	Invalid: 3313
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently have: Home owners' insurance (insurance on building)?

Ever had insurance that pays debts if unable to pay? (s3q65)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Have you ever had: Insurance that pays your debts if you are unable to pay?

Currently have insurance that pays debts if unable to pay? (s3q66)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 2
Format: numeric	Invalid: 3316
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently have: Insurance that pays your debts if you are unable to pay?

Ever had Travel insurance? (s3q67)

File: Section 3 - Access and use of financial services and products

Ever had Travel insurance? (s3q67)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Travel insurance?

Currently have Travel insurance? (s3q68)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 12
 Invalid: 3306

Literal question

Do you currently have: Travel insurance?

Ever had Life insurance policy? (s3q69)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Life insurance policy (a payment to your heirs upon death)?

Currently have Life insurance policy? (s3q70)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 34
 Invalid: 3284

Literal question

Currently have Life insurance policy? (s3q70)

File: Section 3 - Access and use of financial services and products

Do you currently have: Life insurance policy (a payment to your heirs upon death)?

Ever had insurance to pay debts in case of death? (s3q71)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Insurance to pay your debts if you die?

Currently have insurance to pay debts in case of death? (s3q72)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 4
 Invalid: 3314

Literal question

Do you currently have: Insurance to pay your debts if you die?

Ever had Disability Insurance from employer? (s3q73)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Disability insurance from an employer?

Currently have Disability Insurance from employer? (s3q74)

File: Section 3 - Access and use of financial services and products

Overview

Currently have Disability Insurance from employer? (s3q74)

File: Section 3 - Access and use of financial services and products

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

Valid cases: 5
 Invalid: 3313

Literal question

Do you currently have: Disability insurance from an employer?

Ever had any Other Disability Insurance? (s3q75)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Any other disability insurance?

Currently have any Other Disability Insurance? (s3q76)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 1
 Invalid: 3317

Literal question

Do you currently have: Any other disability insurance?

Ever had Professional insurance? (s3q77)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Professional insurance?

Currently have Professional insurance? (s3q78)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 6
 Invalid: 3312

Literal question

Do you currently have: Professional insurance?

Ever had Funeral policy with a formal institution? (s3q79)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Literal question

Have you ever had: Funeral policy with a formal insitution (not undertaker), SIC for example?

Currently have Funeral policy with a formal institution? (s3q80)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 6
 Invalid: 3312

Literal question

Do you currently have: Funeral policy with a formal insitution (not undertaker), SIC for example?

Ever belonged to a group or society that will contribute to the cost of your burial? (s3q81)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 1

Ever belonged to a group or society that will contribute to the cost of your burial? (s3q81)

File: Section 3 - Access and use of financial services and products

Literal question

Have you ever: Belonged to any group or society that will contribute to the cost of your burial?

Currently belong to a group or society that will contribute to the cost of your burial? (s3q82)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 749
Format: numeric	Invalid: 2569
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently: Belong to any group or society that will contribute to the cost of your burial?

Ever had a Health or Medical insurance? (s3q83)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Have you ever had: Health/medical insurance?

Currently have a Health or Medical insurance? (s3q84)

File: Section 3 - Access and use of financial services and products

Overview

Type: Continuous	Valid cases: 581
Format: numeric	Invalid: 2737
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently have: Health/medical insurance?

Ever had insurance for your Child's education? (s3q85)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 1

Literal question

Have you ever had insurance for your child's education?

Currently have insurance for your Child's education? (s3q86)

File: Section 3 - Access and use of financial services and products

Overview

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

Valid cases: 25
Invalid: 3293

Literal question

Do you currently have insurance for your child's education?

Cluster number (clust)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 1-675

Household number (nh)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-25

Household identification (fshid)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 4	
Decimals: 0	
Range: 1-2292	

Questionnaire group (qgroup)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Person number for Section 4 (pid)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Did respondent answer "yes" to having an account in Section 3? (s4q1)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWER: DID THE RESPONDENT ANSWER "Yes" TO ANY OF THE SECTION 3 QUESTIONS ABOUT ACCOUNTS: 2, 4, 6, 8, 10, 12, BANK LOAN 36, OR BANK OVERDRAFT 54?

First reason for not opening account (s4q2a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 2793
Format: numeric	Invalid: 524
Width: 2	
Decimals: 0	
Range: 1-12	

Literal question

There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a bank account?

Second reason for not opening account (s4q2b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Second reason for not opening account (s4q2b)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 990
 Invalid: 2327

Literal question

There are reasons why people do not have a bank account. Please tell me, in order of importance, the three main reasons why you do not have a bank account?

Third reason for not opening account (s4q2c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 240
 Invalid: 3077

Literal question

There are reasons why people do not have a bank account. Please tell me, in order of importance, the three main reasons why you do not have a bank account?

Convenience of the location of bank nearest to respondent (s4q3)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 2793
 Invalid: 524

Literal question

Would you say that the location of the bank which is nearest to you is

Mode of transport from house to bank (s4q4)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Mode of transport from house to bank (s4q4)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 2509
 Invalid: 808

Literal question

What mode of transportation would you use to go from your house to this bank which is nearest to you?

Travelling time in minutes to nearest bank (s4q5)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 3
 Decimals: 0
 Range: 0-660

Valid cases: 2509
 Invalid: 808

Literal question

How long, in minutes would it take you to travel to the bank nearest to you?

First reason respondent might like to have a bank account (s4q6a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-14

Valid cases: 2793
 Invalid: 524

Literal question

In order of importance, what is(are) the reason(s) you might like to have a bank account?

Second reason respondent might like to have a bank account (s4q6b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Second reason respondent might like to have a bank account (s4q6b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 1891
Invalid: 1426

Literal question

In order of importance, what is(are) the reason(s) you might like to have a bank account?

Third reason respondent might like to have a bank account (s4q6c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 979
Invalid: 2338

Literal question

In order of importance, what is(are) the reason(s) you might like to have a bank account?

Convenience of the location of bank (s4q7)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 524
Invalid: 2793

Literal question

Would you say that the location of your bank is

Mode of transportation to respondent's bank (s4q8)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Mode of transportation to respondent's bank (s4q8)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 524
Invalid: 2793

Literal question

What mode of transportation do you use to go to your bank?

Travelling time in minutes to respondent's bank (s4q9)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 3
Decimals: 0
Range: 0-720

Valid cases: 524
Invalid: 2793

Literal question

What is the average time you spend travelling to your bank (one way)?

First reason for having a bank account (s4q10a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 524
Invalid: 2793

Literal question

In order of importance, what is(are) the reason(s) you have a bank account?

Second reason for having a bank account (s4q10b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Second reason for having a bank account (s4q10b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 473
Invalid: 2844

Literal question

In order of importance, what is(are) the reason(s) you have a bank account?

Third reason for having a bank account (s4q10c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-14

Valid cases: 341
Invalid: 2976

Literal question

In order of importance, what is(are) the reason(s) you have a bank account?

Did respondent answer "yes" to savings and retirement accounts? (s4q11)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 0

Literal question

INTERVIEWER: DID THE RESPONDENT ANSWER "Yes" TO ANY OF THE SECTION 3 QUESTIONS ABOUT.....

BANK SAVINGS.....6, 10, 12, 14 NON-BANK SAVINGS.....22, 24, 26, 28, 30

RETIREMENT ACCOUNTS.....32, 34?

First reason for not having a bank account (s4q12a)

File: Section 4 - Actions and attitudes towards use of financial services and products

First reason for not having a bank account (s4q12a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 2481
Format: numeric	Invalid: 836
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?

Second reason for not having a bank account (s4q12b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 840
Format: numeric	Invalid: 2477
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?

Third reason for not having a bank account (s4q12c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 124
Format: numeric	Invalid: 3193
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

There are many reasons why people do not have a bank account. Please tell me, in the order of importance, the three main reasons why you do not have a savings account?

Did respondent earn interest for keeping money in savings account? (s4q13)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 836
Format: numeric	Invalid: 2481
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you earn interest from keeping money in a savings account?

Did respondent answer "yes" to contributing to susu, welfare scheme, etc? (s4q14)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWR: DID RESPONDENT ANSWER "Yes" TO EITHER OF THE SECTION 3 QUESTIONS ABOUT.....SUSU, WELFARE SCHEME OR SAVINGS CLUB, 26, 28?

Can respondent borrow money from susu/welfare or other savings club? (s4q15)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 593
Format: numeric	Invalid: 2724
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

You mentioned that you used Susu or Welfare scheme or other Savings club. Can you borrow money from these?

Can respondent borrow more than his/her contributions from susu etc? (s4q16)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 240
Invalid: 3077

Literal question

Can you borrow more than your contributions from this Susu, Welfare scheme or Savings club?

Has the amount that respondent can borrow from savings increased over time? (s4q17)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 176
Invalid: 3141

Literal question

Has the amount that you can borrow from your Susu, Welfare scheme or Savings club increased over time?

How often does respondent make contributions to susu or savings? (s4q18a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 593
Invalid: 2724

Literal question

How often do you make contributions to your Susu, Welfare scheme or Savings club?

Time unit of contribution to susu or savings (s4q18b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 593
Format: numeric	Invalid: 2724
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

How often do you make contributions to your Susu, Welfare scheme or Savings club?

Did respondent answer "yes" to Section 3 question 36? (s4q19)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO SECTION 3 OF THE BANK LOAN QUESTION ...36?

Did respondent take a loan from ADB,HFC,NIB,MB in past 12months? (s4q20)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 80
Format: numeric	Invalid: 3237
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently have, or have you had in the past 12 months a loan with the Agricultural Development Bank, Home Finance Company Bank, the National Investment Bank or the Merchant Bank?

Most recent investment bank that respondent took a loan from in the last 12 months (s4q21)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 10
Format: numeric	Invalid: 3307
Width: 2	
Decimals: 0	
Range: 1-4	

Literal question

What is the name of the bank? (If more than one loan, refer to the most recent)

Main purpose of loan taken from investment bank in past 12 months (s4q22)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 10
Format: numeric	Invalid: 3307
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for investment bank loan taken in past 12 months (s4q23a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 10
Format: numeric	Invalid: 3307
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Second guarantee required for investment bank loan taken in past 12 months (s4q23b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3
Format: numeric	Invalid: 3314
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Third guarantee required for investment bank loan taken in past 12 months (s4q23c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Did respondent apply for a loan with ADB,HFC,NIB,MB in past 12months? (s4q24)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3316
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

In the past 12 months, have you applied for a loan with an Agricultural Development Bank, Home Finance Company Bank, the National Investment Bank or the Merchant Bank?

Was loan application with investment bank accepted or rejected? (s4q25)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 12
Format: numeric	Invalid: 3305
Width: 1	
Decimals: 0	
Range: 1-3	

Literal question

Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why loan application to investment bank was rejected (s4q26a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 1
Format: numeric	Invalid: 3316
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Second reason why loan application to investment bank was rejected (s4q26b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Third reason why loan application to investment bank was rejected (s4q26c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Did respondent take a loan from any other bank in the past 12 months? (s4q27)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3316
Format: numeric	Invalid: 1
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you currently have, or have you had in the past 12 months a loan with any other bank?

Most recent other bank respondent took a loan from in past 12 months (s4q28)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 39
Format: numeric	Invalid: 3278
Width: 2	
Decimals: 0	
Range: 1-20	

Literal question

What is the name of the bank? (If more than one bank, refer to the most recent)

Main purpose for taking a loan from any other bank in past 12 months (s4q29)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 39
Invalid: 3278

Literal question

What was the main reason for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for any other bank loan taken in past 12 months (s4q30a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 39
Invalid: 3278

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Second guarantee required for any other bank loan taken in past 12 months (s4q30b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 10
Invalid: 3307

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Third guarantee required for any other bank loan in past 12 months (s4q30c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Did respondent apply for a loan with any other bank in the past 12 months? (s4q31)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

In the past 12 months, have you applied for a loan with any other bank?

Was loan application with any other bank accepted or rejected? (s4q32)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 50
Format: numeric	Invalid: 3267
Width: 1	
Decimals: 0	
Range: 1-3	

Literal question

Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why loan application with any other bank was rejected (s4q33a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 10
Format: numeric	Invalid: 3307
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Second reason why loan application with any other bank was rejected (s4q33b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3
Format: numeric	Invalid: 3314
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Third reason why loan application with any other bank was rejected (s4q33c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Did respondent answer "yes" to Section 3 question 40? (s4q34)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" IN THE SECTION 3 CREDIT UNION LOAN QUESTION....40?

Main purpose of loan from credit union (s4q35)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 20
Format: numeric	Invalid: 3297
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

You said that you currently have a loan with a credit union. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for loan from credit union (s4q36a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 20
Format: numeric	Invalid: 3297
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Second guarantee required for loan from credit union (s4q36b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Second guarantee required for loan from credit union (s4q36b)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 7
 Invalid: 3310

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Third guarantee required for loan from credit union (s4q36c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
 Invalid: 3317

Literal question

What guarantee were you required to undertake or give to obtain this loan?

Did respondent apply for a loan with the credit union in past 12 months? (s4q37)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 0

Literal question

In the past 12 months, have you applied for a loan with a credit union?

Was the loan application to the credit union accepted or rejected? (s4q38)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Was the loan application to the credit union accepted or rejected? (s4q38)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 15
Invalid: 3302

Literal question

Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why loan with credit union was rejected (s4q39a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
Invalid: 3317

Literal question

Why was it rejected?

Second reason why loan with credit union was rejected (s4q39b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
Invalid: 3317

Literal question

Why was it rejected?

Third reason why loan with credit union was rejected (s4q39c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Third reason why loan with credit union was rejected (s4q39c)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 0
Invalid: 3317

Literal question

Why was it rejected?

Did respondent answer "yes" to Section 3 question 42? (s4q40)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 0

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" IN THE SECTION 3 MICRO-FINANCE LENDER QUESTION42?

Main purpose for applying for loan from micro finance lender (s4q41)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 26
Invalid: 3291

Literal question

You said that you currently have a loan with a micro-finance lender. What was the main purpose for which you took out this loan? If more than one loan, refer to most recent.

First guarantee required by micro finance lender (s4q42a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

First guarantee required by micro finance lender (s4q42a)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 26
 Invalid: 3291

Literal question

What guarantee were you required to give for this loan?

Second guarantee required by micro finance lender (s4q42b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
 Invalid: 3317

Literal question

What guarantee were you required to give for this loan?

Third guarantee required by micro finance lender (s4q42c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
 Invalid: 3317

Literal question

What guarantee were you required to give for this loan?

Did respondent apply for loan from micro finance institution in last 12 months? (s4q43)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Did respondent apply for loan from micro finance institution in last 12 months? (s4q43)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 3317
Invalid: 0

Literal question

In the past 12 months, have you applied for a loan with a micro-finance insitution?

Was loan application to micro finance institution accepted or rejected? (s4q44)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 26
Invalid: 3291

Literal question

Was your loan accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why loan application to micro-finance institution was rejected (s4q45a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 4
Invalid: 3313

Literal question

Why was it rejected?

Second reason why loan application to micro-finance institution was rejected (s4q45b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 1
Invalid: 3316

Literal question

Why was it rejected?

Third reason why loan application to micro-finance institution was rejected (s4q45c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
Invalid: 3317

Literal question

Why was it rejected?

Did respondent answer "yes" to Section 3 question 48? (s4q46)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 0

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 SUSU, WELFARE SCHEME, SAVING CLUB QUESTION48?

Main purpose for applying for loan from susu or welfare scheme (s4q47)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 33
Invalid: 3284

Literal question

You said that you currently have money borrowed from a susu, welfare scheme or other savings club. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for loan from susu or welfare scheme (s4q48a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 33
Invalid: 3284

Literal question

What was the guarantee you were required to give for this loan?

Second guarantee required for loan from susu or welfare scheme (s4q48b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
Invalid: 3317

Literal question

What was the guarantee you were required to give for this loan?

Third guarantee required for loan from susu or welfare scheme (s4q48c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What was the guarantee you were required to give for this loan?

Did respondent apply for loan from susu scheme in the past 12 months? (s4q49)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

In the past 12 months, have you applied for a loan with a Susu, Welfare scheme or other Savings club?

Was loan from susu scheme in past 12 months accepted or rejected? (s4q50)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 44
Format: numeric	Invalid: 3273
Width: 1	
Decimals: 0	
Range: 0-3	

Literal question

Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why application for loan from susu scheme in past 12 months was rejected (s4q51a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 2
Format: numeric	Invalid: 3315
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Second reason why application for loan from susu scheme in past 12 months was rejected (s4q51b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Third reason application for loan from susu scheme in past 12 months was rejected (s4q51c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Did respondent answer "yes" to Section 3 question 44? (s4q52)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 0

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 EMPLOYER LOAN QUESTION44?

Main purpose for applying for loan from employer (s4q53)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 23
Invalid: 3294

Literal question

You said you currently have a loan from an employer. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for a loan from employer (s4q54a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 23
Invalid: 3294

Literal question

What guarantee were you required to give for this loan?

Second guarantee required for a loan from employer (s4q54b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Second guarantee required for a loan from employer (s4q54b)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 3
 Invalid: 3314

Literal question

What guarantee were you required to give for this loan?

Third guarantee required for a loan from employer (s4q54c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
 Invalid: 3317

Literal question

What guarantee were you required to give for this loan?

Did respondent apply for a loan from employer in the past 12 months? (s4q55)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
 Invalid: 0

Literal question

In the past 12 months, have you applied for a loan or tried to borrow from an employer?

Was application for loan from employer in past 12 months accepted or rejected? (s4q56)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Was application for loan from employer in past 12 months accepted or rejected? (s4q56)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 26
Invalid: 3291

Literal question

Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

First reason why application for loan from employer in past 12 months was rejected (s4q57a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 2
Invalid: 3315

Literal question

Why was it rejected?

Second reason why application for loan from employer in past 12 months was rejected (s4q57b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 0
Invalid: 3317

Literal question

Why was it rejected?

Third reason why application for loan from employer in past 12 months was rejected (s4q57c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

Why was it rejected?

Did respondent answer "yes" to Section 3 question 46? (s4q58)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 3317
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO THE SECTION 3 MONEY LENDER LOAN QUESTION46?

Main purpose for applying for a loan from money lender? (s4q59)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 75
Format: numeric	Invalid: 3242
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

You said that you currently have a loan with a money lender. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

First guarantee required for a loan from money lender (s4q60a)

File: Section 4 - Actions and attitudes towards use of financial services and products

First guarantee required for a loan from money lender (s4q60a)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 75
Format: numeric	Invalid: 3242
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Second guarantee required for a loan from money lender (s4q60b)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 2
Format: numeric	Invalid: 3315
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Third guarantee required for a loan from money lender (s4q60c)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous	Valid cases: 0
Format: numeric	Invalid: 3317
Width: 1	
Decimals: 0	
Range: 1-9	

Literal question

What guarantee were you required to give for this loan?

Did respondent apply for a loan in past 12 months from a money lender? (s4q61)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Did respondent apply for a loan in past 12 months from a money lender? (s4q61)

File: Section 4 - Actions and attitudes towards use of financial services and products

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

Valid cases: 3317
Invalid: 0

Literal question

In the past 12 months, have you applied for a loan or tried to borrow from a money lender?

Was the loan application from money lender in past 12 months accepted or rejected? (s4q62)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 75
Invalid: 3242

Literal question

Was your loan application accepted or rejected (IF MORE THAN ONE APPLICATION, REFER TO THE MOST RECENT)?

Did respondent answer "yes" to Section 3 question 50? (s4q63)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 3317
Invalid: 0

Literal question

INTERVIEWER: DID RESPONDENT ANSWER "Yes" TO FRIEND OR FAMILY MEMBER LOAN, QUESTION 50 IN SECTION 3?

Main purpose for seeking a loan from a friend or family (s4q64)

File: Section 4 - Actions and attitudes towards use of financial services and products

Main purpose for seeking a loan from a friend or family (s4q64)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 670
Invalid: 2647

Literal question

You said that you currently have money borrowed from a friend or family member. What was the main purpose for which you took out this loan? If more than one loan, refer to the most recent.

Did respondent answer for himself or herself? (s4q65)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

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

Valid cases: 1569
Invalid: 1748

Literal question

INTERVIEWER: DID THE RESPONDENT ANSWER FOR HIMSELF OR HERSELF?

ID of respondent (s4q66)

File: Section 4 - Actions and attitudes towards use of financial services and products

Overview

Type: Continuous
Format: numeric
Width: 2
Decimals: 0
Range: 1-6

Literal question

INTERVIEWER: WRITE THE CODE OF THE PERSON WHO RESPONDED