Zambia - Zambian Financial Diaries Project 2015

Financial Sector Deepening Zambia, Microfinance Opportunities

Report generated on: March 16, 2017

Visit our data catalog at:

Overview

Identification

ID NUMBER
zmb-fsdz-zfdp-2015-v1

Version

VERSION DESCRIPTION
v1.0: Edited, anonymised dataset for licensed distribution.

PRODUCTION DATE
2017-03-07

Overview

ABSTRACT
In 2014, Financial Sector Deepening Zambia (FSDZ) commissioned Microfinance Opportunities (MFO) to implement the Zambia Financial Diaries Project (FDP). The intention of this was to understand how low-income people in Zambia managed their cash flows and how they utilised transfers, savings, loans and insurance to do so.

KIND OF DATA
Event/transaction data [evn]

Scope

NOTES
Household: Household characteristics, the make-up of the household, demographic characteristics of respondent, asset ownership, use of assets as investments, asset financing decisions, insurance purchasing behaviour and knowledge, retirement savings decisions, perspectives on savings groups, perceptions of shock, depositing patterns, earnings and occupation (for all members of household), general savings behaviour, farming in the household, micro-retail behaviour, propensity to permit credit, and energy and water consumption.

Transactions: Purchases of goods and services, exchanges of goods and services for other goods and services (bartering), gifts, loans, savings deposits, transfers of money between household residents (intra-household transfers), withdrawals or inputs into food storage

Events: Event was a shock, event happened to the respondent directly, event led to a loss of income, event resulted in expenditure, event required travelling, event brought about income gain, event happened to a peripheral party (i.e. did not happen to the respondent or their family but someone in the community), nature of event

Panel: Value of all inflows and outflows in ZMW, count of various transactional events in the week, count of various event types during the week

Roster: Material living conditions, educational attainment, demographic characteristics, financial service usage, occupation

Coverage

GEOGRAPHIC COVERAGE
Four provinces (Lusaka, Copperbelt, Eastern, Western) in districts with towns that could accommodate fieldworkers for a year that was withing one hour of all field sites.

GEOGRAPHIC UNIT
Electoral ward

UNIVERSE
The survey universe of the ZFDP 2015 is slightly unusual because of logistical constraints imposed on the sampling frame. These constraints meant that only certain districts from Copperbelt, Eastern, Lusaka, and Western Provinces could be selected. Districts within those provinces could then only be selected if there was a town with sufficient services to support a fieldwork team for a year that was within an hour and a half of all field sites. Enumerator areas were then drawn from those selected districts and households within those EAs were then selected using a random walk. The survey, then, covered all de jure household members within households in those enumerator areas in Zambia.

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
Financial Sector Deepening Zambia	
Microfinance Opportunities	

OTHER PRODUCER(S)

Name	Affiliation	Role
DataFirst	University of Cape Town	Data cleaning, hosting and support

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
DataFirst		University of Cape Town	Metadata producer

DATE OF METADATA PRODUCTION
2017-03-02

DDI DOCUMENT VERSION
Version 1.0

Sampling

Sampling Procedure

The sampling frame for the FDP was developed under certain logistical constraints. The priority was to develop a sample that, while not statistically representative, was still reflective of the varying levels of financial service access and livelihoods of low-income Zambians. Four provinces were selected — Copperbelt, Eastern, Lusaka, and Western Provinces — that contained a diverse mix of urban and rural respondents, various levels of financial access, and a preponderance of individuals involved in informal businesses (Lusaka Province), the mining sector (Copperbelt Province), or farming (Eastern and Western Provinces)."

From those provinces districts were selected based on further conditions. Chief amongst these was that any selected district needed to have a town with sufficient services to support a fieldwork team for a year that was within an hour and a half of all field sites. Once those constraints were satisfied standard enumerator areas (as drawn from the master sample developed in the Zambian 2010 Census) were randomly selected from the pruned set of districts in the provinces mentioned above. Households were then selected within those enumerator areas using a random walk. Respondents within households were chosen using a Kish grid as per and screened for eligibility with an enrolment questionnaire. This questionnaire had certain requirements that needed to be fulfilled for the respondent to be included in the sample. For example, if the respondent was going to be away for the majority of the year the interview was terminated and the respondent was excluded.

Questionnaires

Overview

The financial diaries paper instrument: this data sheet was filled out weekly and then checked with respondents by enumerators at the end of each week for accuracy
Enrolment questionnaire: the enrolment questionnaire was used as a screen at the beginning of the data collection period
Cross-sectional survey questionnaire: the cross-sectional survey questionnaire was administered towards the end of the year of observation

Data Collection

Data Collection Dates

Start	End	Cycle
2014-11-01	2015-12-15	N/A

Data Collection Mode

Face-to-face [f2f]

Data Collection Notes

Most of the data generated in this dataset is the result of respondents filling out notebooks on a weekly basis. Those notebooks were then used to create official records under the supervision of fieldworkers. The intervention of fieldworkers every week ensured that notebooks were filled out diligently, with respondents probed regarding the accuracy of their entries.

Questionnaires

The financial diaries paper instrument: this data sheet was filled out weekly and then checked with respondents by enumerators at the end of each week for accuracy
Enrolment questionnaire: the enrolment questionnaire was used as a screen at the beginning of the data collection period
Cross-sectional survey questionnaire: the cross-sectional survey questionnaire was administered towards the end of the year of observation

Data Collectors

Name	Abbreviation	Affiliation
Ipsos Zambia		

Data Processing

Data Editing

The data was anonymised by DataFirst, encoded and cleaned. Some duplicates were removed.

Data Appraisal

Data Quality Notes

Transactions data:
Date start and date end variables are fuzzy (there are not always seven days in a week, the weeks don't always begin on the same day) which is most likely attributable to data capturing errors on the part of the fieldworker. Most of the week lengths, when evaluated, come to seven days (as expected) but not all. For the user the more reliable measure of the week of observation is the transact_week variable.

Roster data:
The wards variable seems to be imperfectly captured as many do not match lists of recorded Zambian electoral wards. Efforts have been made to make the entries more readable but are imperfect perfect. The phone access variable is also bit misleading. There are 58 missing values for the variable roster_phoneaccess_or_own which seem to have a corresponding follow-up response with variable roster_accessph_only. It is unclear what the roster_accessph_only} variable is meant to represent because it is not on the enrolment questionnaire.

Cross-section data:
There are two sets of duplicates in terms of RespID in the cross-sectional data file. Investigating further it was discovered that one set of duplicates is the apparent result of the same fieldworker visiting the same household twice (the second visit occurring eight days after the first). This policy adopted here was to choose the latest observed row in the data. Notably, there were a few variables that had different values between the two observations. These are easily attributable to actual dynamics within the household. There were no substantive differences between static household characteristics.

The other set of duplicates was slightly more complicated. It involved the apparent incorrect assignment of the RespID code (that is, the RespID code was assigned correctly for one entry and incorrectly for the other). Fortunately, it was possible to check the correct RespID using the other data files. It turned out that the incorrectly assigned entry was meant to be represented by another code entirely. This is most likely a data capturing error. Correcting the incorrectly coded RespID yielded another set of two duplicates. The correctly coded entry of these two duplicates was the one used in the final file.

File Description

Variable List

Zambian Financial Diaries Project 2015 Cross-Section Anonymised V1.0

Content	This file contains data generated by the household survey questionnaire of the Zambian Financial Diaries Project.
Cases	321
Variable(s)	498
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V916	HHID	HHID	discrete	character	
V917	RespID	Respondent ID	discrete	character	
V918	hh_interviewid	Interview ID	discrete	character	
V919	hh_gender	2.1 Gender	discrete	numeric	
V920	hh_age	2.2 Age	contin	numeric	
V921	hh_num_people	2.3 People in home/compound	contin	numeric	
V922	hh_num_under18	2.4 Number HH members under 18	discrete	numeric	
V923	hh_marital_status	2.5 Marital status	discrete	numeric	
V924	hh_house_own	3.1 Ownership of dwelling	discrete	numeric	
V925	hh_house_own_other	3.1 Ownership of dwelling (other)	discrete	character	
V926	hh_house_how_obtain	3.2 How was dwelling obtained	discrete	numeric	
V927	hh_house_obtain_fin	3.3 Where obtained money for dwelling	discrete	numeric	
V928	hh_house_obtain_fin_other	3.3 Where obtained money for dwelling (other)	discrete	character	
V929	hh_house_still_owe	3.4 Owe money on dwelling	discrete	numeric	
V930	hh_house_title_deed	3.5 Title deed for land or plot	discrete	numeric	
V931	hh_house_other_owned	3.6 Own other dwellings	discrete	numeric	
V932	hh_house_other_loc	3.7 Location of other dwellings	discrete	character	
V933	hh_asset_battery_inverted	3.8 Owns a Battery Inverter	discrete	numeric	
V934	hh_asset_cold_press	3.8 Owns a Cold Press	discrete	numeric	
V935	hh_asset_radio_or_stereo	3.8 Owns a Radio or Stereo	discrete	numeric	
V936	hh_asset_vcr_dvd	3.8 Owns a VCR/DVD Player	discrete	numeric	
V937	hh_asset_electric_press	3.8 Owns an Electric Press	discrete	numeric	
V938	hh_asset_fan	3.8 Owns a Fan	discrete	numeric	
V939	hh_asset_geyser_water_heater	3.8 Owns a Geyser/Water Heater	discrete	numeric	
V940	hh_asset_generator	3.8 Owns a Generator (Any fuel type)	discrete	numeric	
V941	hh_asset_heater	3.8 Owns a Heater	discrete	numeric	
V942	hh_asset_sewing_machine	3.8 Owns a Sewing Machine/Loom	discrete	numeric	
V943	hh_asset_lamps_lights	3.8 Owns a Lamps/Lights (any type)	discrete	numeric	

ID	Name	Label	Type	Format	Question
V944	hh_asset_mixer_grinder	3.8 Owns a Mixer/Grinder	discrete	numeric	
V945	hh_asset_mobile	3.8 Owns a Mobile	discrete	numeric	
V946	hh_asset_motor_bike	3.8 Owns a Motor Bike	discrete	numeric	
V947	hh_asset_refrigerator	3.8 Owns a Refrigerator	discrete	numeric	
V948	hh_asset_satellite_dish	3.8 Owns a Satellite Dish	discrete	numeric	
V949	hh_asset_mud_stove	3.8 Owns a Mud Stove	discrete	numeric	
V950	hh_asset_gas_stove	3.8 Owns a Gas Stove	discrete	numeric	
V951	hh_asset_tractor	3.8 Owns a Tractor	discrete	numeric	
V952	hh_asset_water_pump	3.8 Owns a Water Pump	discrete	numeric	
V953	hh_asset_solar_lantern	3.8 Owns a Solar Lantern or Home System	discrete	numeric	
V954	hh_asset_chickens	3.8 Owns Chicken	discrete	numeric	
V955	hh_asset_pigs	3.8 Owns Pigs	discrete	numeric	
V956	hh_asset_cows	3.8 Owns Cows	discrete	numeric	
V957	hh_asset_goats	3.8 Owns Goats	discrete	numeric	
V958	hh_asset_fish_fishpond	3.8 Owns a Fish/Fish Pond	discrete	numeric	
V959	hh_asset_ox_cart	3.8 Owns an Ox Cart	discrete	numeric	
V960	hh_asset_tractor2	3.8 Owns a Tractor	discrete	numeric	
V961	hh_asset_plough	3.8 Owns a Plough	discrete	numeric	
V962	hh_asset_farming_tools	3.8 Owns Farming Tools (hoe, axe, etc.)	discrete	numeric	
V963	hh_asset_milling_machine	3.8 Owns a Milling Machine	discrete	numeric	
V964	hh_asset_other	3.8 Owns Other Assets (specify)	discrete	numeric	
V965	hh_asset_other_string	3.8 Owns Other Assets (string)	discrete	character	
V966	hh_item_3_9_last12_rsn1	3.8b In the past 12 months, purchased an item with following intent (reason 1)	discrete	numeric	
V967	hh_item_3_9_last12_rsn2	3.8b In the past 12 months, purchased an item with following intent (reason 2)	discrete	numeric	
V968	hh_item_3_9_last12_rsn3	3.8b In the past 12 months, purchased an item with following intent (reason 3)	discrete	numeric	
V969	hh_item_3_9_last12_rsn4	3.8b In the past 12 months, purchased an item with following intent (reason 4)	discrete	numeric	
V970	hh_item_3_9_stated_intent	3.9 Item last purchased with intent stated in 3.8b	discrete	character	
V971	hh_item_3_9_time_since	3.10 Time since item purchased in 3.9	discrete	numeric	
V972	hh_item_3_9_getmoney_rsn1	3.11 How obtained money for item in 3.9 (reason 1)	discrete	numeric	
V973	hh_item_3_9_getmoney_rsn2	3.11 How obtained money for item in 3.9 (reason 2)	discrete	numeric	
V974	hh_item_3_9_getmoney_rsn3	3.11 How obtained money for item in 3.9 (reason 3)	discrete	numeric	
V975	hh_item_3_9_getmoney_rsn4	3.11 How obtained money for item in 3.9 (reason 4)	discrete	numeric	
V976	hh_item_3_9_getmoney_rsn5	3.11 How obtained money for item in 3.9 (reason 5)	discrete	numeric	
V977	hh_item_3_9_getmoney_rsn6	3.11 How obtained money for item in 3.9 (reason 6)	discrete	numeric	
V978	hh_item_3_9_getmoney_rsn7	3.11 How obtained money for item in 3.9 (reason 7)	discrete	numeric	
V979	hh_item_3_9_getmoney_rsn8	3.11 How obtained money for item in 3.9 (reason 8)	discrete	numeric	
V980	hh_item_3_9_getmoney_rsn9	3.11 How obtained money for item in 3.9 (reason 9)	discrete	numeric	
V981	hh_item_3_9_getmoney_rsn10	3.11 How obtained money for item in 3.9 (reason 10)	discrete	numeric	

ID	Name	Label	Type	Format	Question
V982	hh_item_3_9_getmoney_rsn11	3.11 How obtained money for item in 3.9 (reason 11)	discrete	numeric	
V983	hh_item_3_9_getmoney_rsn12	3.11 How obtained money for item in 3.9 (reason 12)	discrete	numeric	
V984	hh_item_3_9_getmoney_rsn13	3.11 How obtained money for item in 3.9 (reason 13)	discrete	numeric	
V985	hh_item_3_9_getmoney_rsn14	3.11 How obtained money for item in 3.9 (reason 14)	discrete	numeric	
V986	hh_item_3_9_getmoney_rsn15	3.11 How obtained money for item in 3.9 (reason 15)	discrete	numeric	
V987	hh_item_3_9_getmoney_rsn16	3.11 How obtained money for item in 3.9 other	discrete	character	
V988	hh_item_3_9_how_much	3.12 Amount paid for item in 3.9	contin	numeric	
V989	hh_item_3_9_plan	3.13 Plan for item in 3.9	discrete	character	
V990	hh_item_3_14_reasons	3.14 What item for unforseen event, improve home life, help business	discrete	character	
V991	hh_item_3_14_prim_rsn1	3.14b Primary reason for item in 3.14 (reason 1)	discrete	numeric	
V992	hh_item_3_14_prim_rsn2	3.14b Primary reason for item in 3.14 (reason 2)	discrete	numeric	
V993	hh_item_3_14_prim_rsn3	3.14b Primary reason for item in 3.14 (reason 3)	discrete	numeric	
V994	hh_item_3_14_cost	3.15 Cost of item in 3.14	contin	numeric	
V995	hh_item_3_14_use	3.16 Use of item in 3.14	discrete	character	
V996	hh_item_3_14_how_purchase	3.17 How planning to purchase item in 3.14	discrete	numeric	
V997	hh_item_3_14_how_pay	3.18 How planning to pay for item in 3.14	discrete	numeric	
V998	hh_insurance_heard	4.1 Heard of insurance	discrete	numeric	
V999	hh_insurance_heard_type1	4.2 Heard of insurance type 1	discrete	numeric	
V1000	hh_insurance_heard_type2	4.2 Heard of insurance type 2	discrete	numeric	
V1001	hh_insurance_heard_type3	4.2 Heard of insurance type 3	discrete	numeric	
V1002	hh_insurance_heard_type4	4.2 Heard of insurance type 4	discrete	numeric	
V1003	hh_insurance_heard_type5	4.2 Heard of insurance type 5	discrete	numeric	
V1004	hh_insurance_heard_type_other	4.2 Heard of insurance type other	discrete	character	
V1005	hh_insurance_own	4.3 Owns insurance	discrete	numeric	
V1006	hh_insurance_own_type1	4.4 Owns insurance type 1	discrete	numeric	
V1007	hh_insurance_own_type2	4.4 Owns insurance type 2	discrete	numeric	
V1008	hh_insurance_own_type3	4.4 Owns insurance type 3	discrete	numeric	
V1009	hh_insurance_own_type4	4.4 Owns insurance type 4	discrete	numeric	
V1010	hh_insurance_own_type5	4.4 Owns insurance type 5	discrete	numeric	
V1011	hh_insurance_own_other	4.4 Owns insurance other	discrete	character	
V1012	hh_unplanned_pay	4.5 How gets money for unplanned events	discrete	numeric	
V1013	hh_unplanned_who_pays	4.6 Who pays for unplanned events	discrete	numeric	
V1014	hh_unplanned_who_helps	4.6b Who helps in unplanned event	discrete	character	
V1015	hh_unplanned_earn_type	4.7 Types of events that lead to earning less	discrete	numeric	
V1016	hh_unplanned_earn_type1	4.7 Types of events that lead to earning less 1	discrete	numeric	
V1017	hh_unplanned_earn_type2	4.7 Types of events that lead to earning less 2	discrete	numeric	
V1018	hh_unplanned_earn_type3	4.7 Types of events that lead to earning less 3	discrete	numeric	
V1019	hh_unplanned_earn_type4	4.7 Types of events that lead to earning less 4	discrete	numeric	
V1020	hh_unplanned_earn_type5	4.7 Types of events that lead to earning less 5	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1021	hh_unplanned_earn_type6	4.7 Types of events that lead to earning less 6	discrete	numeric	
V1022	hh_unplanned_earn_type7	4.7 Types of events that lead to earning less 7	discrete	numeric	
V1023	hh_unplanned_earn_type8	4.7 Types of events that lead to earning less 8	discrete	numeric	
V1024	hh_unplanned_earn_type9	4.7 Types of events that lead to earning less 9	discrete	numeric	
V1025	hh_unplanned_earn_other	4.7 Types of events that lead to earning less other	discrete	character	
V1026	hh_unplanned_earn_expln	4.7b How events lead to earning less	discrete	character	
V1027	hh_unplanned_shortfall	4.10 How the family makes up shortfall in event of earning less	discrete	numeric	
V1028	hh_retire_plan	5.1 How will respondent ensure money when old and can't work	discrete	numeric	
V1029	hh_retire_plan_other	5.2 How will respondent ensure money when old and can't work other	discrete	character	
V1030	hh_costly_events	5.3 Which event does respondent think is most costly	discrete	numeric	
V1031	hh_costly_events_other	5.3 Which event does the respondent think is most costly other	discrete	character	
V1032	hh_costly_events_pay	5.4 How would you pay for the costly event mentioned in 5.3	discrete	numeric	
V1033	hh_savgrp_belong	6.1 Belong to savings group	discrete	numeric	
V1034	hh_savgrp_ever_belong	6.2 If don't belong did ever belong to savings group	discrete	numeric	
V1035	hh_savgrp_why_not	6.3 Main reason don't belong to such a group	discrete	numeric	
V1036	hh_savgrp_why_not_other	6.3 Main reason don't belong to such a group other	discrete	character	
V1037	hh_savgrp_how_many	6.4 How many savings groups	discrete	numeric	
V1038	hh_savgrp_why_belong	6.5 Main reason belong to savings group	discrete	numeric	
V1039	hh_savgrp_why_belong_other	6.5 Main reason belong to savings group other	discrete	character	
V1040	hh_savgrp_services_1	6.6 Things to do in group 1	discrete	numeric	
V1041	hh_savgrp_services_2	6.6 Things to do in group 2	discrete	numeric	
V1042	hh_savgrp_services_3	6.6 Things to do in group 3	discrete	numeric	
V1043	hh_savgrp_services_4	6.6 Things to do in group 4	discrete	numeric	
V1044	hh_savgrp_how_deposit	6.7 Depositing patterns in group	discrete	numeric	
V1045	hh_savgrp_how_withdraw	6.8 Distributing/withdrawing patterns in group	discrete	numeric	
V1046	hh_savgrp_chilimba	6.9 Considering the savings group a chilimba	discrete	numeric	
V1047	hh_savgrp_other_functions	6.10 Other things that any groups do (funerals, events, etc.)	discrete	numeric	
V1048	hh_savgrp_any_other_grps	6.11 Member of any other organisations	discrete	numeric	
V1049	hh_savgrp_any_other_grp1	6.12 Member of any other organisation type 1	discrete	numeric	
V1050	hh_savgrp_any_other_grp2	6.12 Member of any other organisation type 2	discrete	numeric	
V1051	hh_savgrp_any_other_grp3	6.12 Member of any other organisation type 3	discrete	numeric	
V1052	hh_savgrp_any_other_grp4	6.12 Member of any other organisation type 4	discrete	numeric	
V1053	hh_savgrp_any_other_grp5	6.12 Member of any other organisation type 5	discrete	numeric	
V1054	hh_savgrp_any_other_grp6	6.12 Member of any other organisation type 6	discrete	numeric	
V1055	hh_savgrp_any_other_grp7	6.12 Member of any other organisation type 7	discrete	numeric	
V1056	hh_savgrp_any_other_grp8	6.12 Member of any other organisation type 8	discrete	numeric	
V1057	hh_savgrp_any_other_other	6.12 Member of any other organisation other	discrete	character	

ID	Name	Label	Type	Format	Question
V1058	hh_earn_salary	7.1.1 Any earnings from salaried work	discrete	numeric	
V1059	hh_earn_position	7.1.2 What position employed in	discrete	character	
V1060	hh_earn_freq	7.1.3 How frequently paid	discrete	numeric	
V1061	hh_earn_freq_other	7.1.3 How frequently paid other	discrete	character	
V1062	hh_earn_paycheck_avg	7.1.4 How much paid on average from pay check	contin	numeric	
V1063	hh_earn_how_paid	7.1.5 How paid	discrete	numeric	
V1064	hh_earn_how_paid_oth	7.1.5 How paid other	discrete	character	
V1065	hh_earn_wdraw	7.1.6 Withdraw all money at once or leave some	discrete	numeric	
V1066	hh_earn_wdraw_rsn	7.1.7 Main reason withdraws all money from account	discrete	numeric	
V1067	hh_earn_wdraw_rsn_oth	7.1.7 Main reason withdraws all money from account other reason	discrete	character	
V1068	hh_earn_leave_dec	7.1.8 How decides to leave money in account	discrete	numeric	
V1069	hh_earn_leave_dec_oth	7.1.8 How decides to leave money in account other	discrete	character	
V1070	hh_earn_avg_left	7.1.9 How much left in account on average	contin	numeric	
V1071	hh_earn_months_employed1	7.1.10 How many months in position	discrete	numeric	
V1072	hh_farm_grow_crops	7.2.1 Respondent or any person in household grows crops	discrete	numeric	
V1073	hh_farm_recent_1	7.2.2 Most recent harvest 1	discrete	numeric	
V1074	hh_farm_recent_2	7.2.2 Most recent harvest 2	discrete	numeric	
V1075	hh_farm_recent_3	7.2.2 Most recent harvest 3	discrete	numeric	
V1076	hh_farm_recent_4	7.2.2 Most recent harvest 4	discrete	numeric	
V1077	hh_farm_crops_1	7.2.3 What crops harvested 1	discrete	numeric	
V1078	hh_farm_crops_2	7.2.3 What crops harvested 2	discrete	numeric	
V1079	hh_farm_crops_3	7.2.3 What crops harvested 3	discrete	numeric	
V1080	hh_farm_crops_4	7.2.3 What crops harvested 4	discrete	numeric	
V1081	hh_farm_crops_5	7.2.3 What crops harvested 5	discrete	numeric	
V1082	hh_farm_crops_6	7.2.3 What crops harvested 6	discrete	numeric	
V1083	hh_farm_crops_7	7.2.3 What crops harvested 7	discrete	numeric	
V1084	hh_farm_crops_other	7.2.3 What crops harvested other	discrete	character	
V1085	hh_farm_hrvst_btr	7.2.4 Harvest better or worse than last season	discrete	numeric	
V1086	hh_farm_hrvst_keep	7.2.5 Fraction of harvest retained for consumption	discrete	numeric	
V1087	hh_farm_hrvst_trade	7.2.6 How much of harvest personally retained for trade	discrete	numeric	
V1088	hh_farm_hrvst_trade_who	7.2.7 To whom did respondent trade or sell portion of harvest	discrete	numeric	
V1089	hh_farm_hrvst_trade_who_other	7.2.7 To whom did respondent trade or sell portion of harvest other	discrete	character	
V1090	hh_farm_hrvst_trade_vol	7.2.8 Amount of harvest stored to sell or trade	discrete	numeric	
V1091	hh_farm_coop	7.2.9 Member of a farming cooperate	discrete	numeric	
V1092	hh_farm_credit	7.2.9b Ever sell crop to customers or coop and let them pay later	discrete	numeric	
V1093	hh_farm_coop_fee	7.2.10 Any membership fee for the coop	contin	numeric	

ID	Name	Label	Type	Format	Question
V1094	hh_farm_coop_share	7.2.11 Amount paid for coop membership fee each year	contin	numeric	
V1095	hh_farm_coop_split	7.2.12 Pay membership fee in full or split	discrete	numeric	
V1096	hh_farm_coop_split_numppl	7.2.12 Amount of people with whom split fee for coop	contin	numeric	
V1097	hh_farm_coop_dscntgd_1	7.2.13 Things can purchase through coop 1	discrete	numeric	
V1098	hh_farm_coop_dscntgd_2	7.2.13 Things can purchase through coop 2	discrete	numeric	
V1099	hh_farm_coop_dscntgd_3	7.2.13 Things can purchase through coop 3	discrete	numeric	
V1100	hh_farm_coop_dscntgd_4	7.2.13 Things can purchase through coop 4	discrete	numeric	
V1101	hh_farm_coop_dscntgd_other	7.2.13 Things can purchase through coop other	discrete	numeric	
V1102	hh_farmstr_wheresell	7.3.1 Where sell goods	discrete	numeric	
V1103	hh_farmstr_wheresell_other	7.3.1 Where sell goods other	discrete	character	
V1104	hh_farmstr_storeown	7.3.2 Term that best describes stall or farm store ownership	discrete	numeric	
V1105	hh_farmstr_storeown_other	7.3.2 Term that best describes stall or farm store ownership other	discrete	character	
V1106	hh_farmstr_products_1	7.3.3 Types of products sold at farm store or stall 1	discrete	numeric	
V1107	hh_farmstr_products_2	7.3.3 Types of products sold at farm store or stall 2	discrete	numeric	
V1108	hh_farmstr_products_3	7.3.3 Types of products sold at farm store or stall 3	discrete	numeric	
V1109	hh_farmstr_products_4	7.3.3 Types of products sold at farm store or stall 4	discrete	numeric	
V1110	hh_farmstr_products_5	7.3.3 Types of products sold at farm store or stall 5	discrete	numeric	
V1111	hh_farmstr_products_6	7.3.3 Types of products sold at farm store or stall 6	discrete	numeric	
V1112	hh_farmstr_products_7	7.3.3 Types of products sold at farm store or stall 7	discrete	numeric	
V1113	hh_farmstr_products_8	7.3.3 Types of products sold at farm store or stall 8	discrete	numeric	
V1114	hh_farmstr_products_other	7.3.3 Types of products sold at farm store or stall Other	discrete	character	
V1115	hh_farmstr_est_worth	7.3.4 Estimated value of all objects in shop	contin	numeric	
V1116	hh_farmstr_inventory	7.3.5 Frequency of major inventory purchases	discrete	numeric	
V1117	hh_farmstr_credit	7.3.6 Let's clients take goods and pay later	discrete	numeric	
V1118	hh_farmstr_credit_medium	7.3.6b Do clients pay back in cash or in goods/materials/services	discrete	numeric	
V1119	hh_farmstr_credit_terms	7.3.7 Terms of store credit	discrete	character	
V1120	hh_otherinc_farm	7.4.1 Earns other income through farming	discrete	numeric	
V1121	hh_otherinc_vegsales	7.4.1 Earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1122	hh_otherinc_fish	7.4.1 Earns other income through fish/fish pond	discrete	numeric	
V1123	hh_otherinc_firewood	7.4.1 Earns other income through firewood	discrete	numeric	
V1124	hh_otherinc_taxi	7.4.1 Earns other income through taxi business	discrete	numeric	
V1125	hh_otherinc_preparedfoods	7.4.1 Earns other income through prepared foods	discrete	numeric	
V1126	hh_otherinc_dairy	7.4.1 Earns other income through dairy products	discrete	numeric	
V1127	hh_otherinc_miner	7.4.1 Earns other income through mining	discrete	numeric	
V1128	hh_otherinc_alcbeercigs	7.4.1 Earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1129	hh_otherinc_charcoal	7.4.1 Earns other income through charcoal	discrete	numeric	
V1130	hh_otherinc_livestock	7.4.1 Earns other income through livestock	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1131	hh_otherinc_tailoring	7.4.1 Earns other income through tailoring	discrete	numeric	
V1132	hh_otherinc_clothingshoes	7.4.1 Earns other income through clothing and/or shoes	discrete	numeric	
V1133	hh_otherinc_buildconstruct	7.4.1 Earns other income through building/construction materials	discrete	numeric	
V1134	hh_otherinc_hhitems	7.4.1 Earns other income through household items	discrete	numeric	
V1135	hh_otherinc_housework	7.4.1 Earns other income through housework/laundry	discrete	numeric	
V1136	hh_otherinc_mechanic	7.4.1 Earns other income through working as mechanic	discrete	numeric	
V1137	hh_otherinc_piecewrks	7.4.1 Earns other income through piece works	discrete	numeric	
V1138	hh_otherinc_moneylend	7.4.1 Earns other income through money lending	discrete	numeric	
V1139	hh_otherinc_govsal	7.4.1 Earns other income by receiving government salary	discrete	numeric	
V1140	hh_otherinc_other	7.4.1 Earns other income through other means	discrete	numeric	
V1141	hh_otherinc_otherstr	7.4.1 Method by which earns income through other means	discrete	character	
V1142	hh_otherinc_otherpay	7.4.2 Num other people in home who earn money and contribute household expenses	discrete	numeric	
V1143	hh_otherinc_otherpay_other	7.4.2 Num other people in home who earn money and contribute household expenses	discrete	character	
V1144	hh_earn_other_p1	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1145	hh_earn_other_p1_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1146	hh_earnother_p1_farm	7.4.3 Person 1 earns other income through farming	discrete	numeric	
V1147	hh_earnother_p1_vegsales	7.4.3 Person 1 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1148	hh_earnother_p1_fish	7.4.3 Person 1 earns other income through fish/fish pond	discrete	numeric	
V1149	hh_earnother_p1_firewood	7.4.3 Person 1 earns other income through firewood	discrete	numeric	
V1150	hh_earnother_p1_taxi	7.4.3 Person 1 earns other income through taxi business	discrete	numeric	
V1151	hh_earnother_p1_preparedfoods	7.4.3 Person 1 earns other income through prepared foods	discrete	numeric	
V1152	hh_earnother_p1_dairy	7.4.3 Person 1 earns other income through dairy products	discrete	numeric	
V1153	hh_earnother_p1_miner	7.4.3 Person 1 earns other income through mining	discrete	numeric	
V1154	hh_earnother_p1_alcbeercigs	7.4.3 Person 1 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1155	hh_earnother_p1_charcoal	7.4.3 Person 1 earns other income through charcoal	discrete	numeric	
V1156	hh_earnother_p1_livestock	7.4.3 Person 1 earns other income through livestock	discrete	numeric	
V1157	hh_earnother_p1_tailoring	7.4.3 Person 1 earns other income through tailoring	discrete	numeric	
V1158	hh_earnother_p1_clothingshoes	7.4.3 Person 1 earns other income through clothing and/or shoes	discrete	numeric	
V1159	hh_earnother_p1_buildconstruct	7.4.3 Person 1 earns other income through building/construction materials	discrete	numeric	
V1160	hh_earnother_p1_hhitems	7.4.3 Person 1 earns other income through household items	discrete	numeric	
V1161	hh_earnother_p1_housework	7.4.3 Person 1 earns other income through housework/laundry	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1162	hh_earnother_p1_mechanic	7.4.3 Person 1 earns other income through working as mechanic	discrete	numeric	
V1163	hh_earnother_p1_piecewrks	7.4.3 Person 1 earns other income through piece works	discrete	numeric	
V1164	hh_earnother_p1_moneylend	7.4.3 Person 1 earns other income through money lending	discrete	numeric	
V1165	hh_earnother_p1_govsal	7.4.3 Person 1 earns other income by receiving government salary	discrete	numeric	
V1166	hh_earnother_p1_other	7.4.3 Person 1 earns other income through other means	discrete	numeric	
V1167	hh_earnother_p1_otherstr	7.4.3 Method by which person 1 earns income through other means	discrete	character	
V1168	hh_earn_other_p2	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1169	hh_earn_other_p2_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1170	hh_earnother_p2_farm	7.4.3 Person 2 earns other income through farming	discrete	numeric	
V1171	hh_earnother_p2_vegsales	7.4.3 Person 2 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1172	hh_earnother_p2_fish	7.4.3 Person 2 earns other income through fish/fish pond	discrete	numeric	
V1173	hh_earnother_p2_firewood	7.4.3 Person 2 earns other income through firewood	discrete	numeric	
V1174	hh_earnother_p2_taxi	7.4.3 Person 2 earns other income through taxi business	discrete	numeric	
V1175	hh_earnother_p2_preparedfoods	7.4.3 Person 2 earns other income through prepared foods	discrete	numeric	
V1176	hh_earnother_p2_dairy	7.4.3 Person 2 earns other income through dairy products	discrete	numeric	
V1177	hh_earnother_p2_miner	7.4.3 Person 2 earns other income through mining	discrete	numeric	
V1178	hh_earnother_p2_alcbeercigs	7.4.3 Person 2 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1179	hh_earnother_p2_charcoal	7.4.3 Person 2 earns other income through charcoal	discrete	numeric	
V1180	hh_earnother_p2_livestock	7.4.3 Person 2 earns other income through livestock	discrete	numeric	
V1181	hh_earnother_p2_tailoring	7.4.3 Person 2 earns other income through tailoring	discrete	numeric	
V1182	hh_earnother_p2_clothingshoes	7.4.3 Person 2 earns other income through clothing and/or shoes	discrete	numeric	
V1183	hh_earnother_p2_buildconstruct	7.4.3 Person 2 earns other income through building/construction materials	discrete	numeric	
V1184	hh_earnother_p2_hhitems	7.4.3 Person 2 earns other income through household items	discrete	numeric	
V1185	hh_earnother_p2_housework	7.4.3 Person 2 earns other income through housework/laundry	discrete	numeric	
V1186	hh_earnother_p2_mechanic	7.4.3 Person 2 earns other income through working as mechanic	discrete	numeric	
V1187	hh_earnother_p2_piecewrks	7.4.3 Person 2 earns other income through piece works	discrete	numeric	
V1188	hh_earnother_p2_moneylend	7.4.3 Person 2 earns other income through money lending	discrete	numeric	
V1189	hh_earnother_p2_govsal	7.4.3 Person 2 earns other income by receiving government salary	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1190	hh_earnother_p2_other	7.4.3 Person 2 earns other income through other means	discrete	numeric	
V1191	hh_earnother_p2_otherstr	7.4.3 Method by which person 2 earns income through other means	discrete	character	
V1192	hh_earn_other_p3	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1193	hh_earn_other_p3_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1194	hh_earnother_p3_farm	7.4.3 Person 3 earns other income through farming	discrete	numeric	
V1195	hh_earnother_p3_vegsales	7.4.3 Person 3 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1196	hh_earnother_p3_fish	7.4.3 Person 3 earns other income through fish/fish pond	discrete	numeric	
V1197	hh_earnother_p3_firewood	7.4.3 Person 3 earns other income through firewood	discrete	numeric	
V1198	hh_earnother_p3_taxi	7.4.3 Person 3 earns other income through taxi business	discrete	numeric	
V1199	hh_earnother_p3_preparedfoods	7.4.3 Person 3 earns other income through prepared foods	discrete	numeric	
V1200	hh_earnother_p3_dairy	7.4.3 Person 3 earns other income through dairy products	discrete	numeric	
V1201	hh_earnother_p3_miner	7.4.3 Person 3 earns other income through mining	discrete	numeric	
V1202	hh_earnother_p3_alcbeercigs	7.4.3 Person 3 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1203	hh_earnother_p3_charcoal	7.4.3 Person 3 earns other income through charcoal	discrete	numeric	
V1204	hh_earnother_p3_livestock	7.4.3 Person 3 earns other income through livestock	discrete	numeric	
V1205	hh_earnother_p3_tailoring	7.4.3 Person 3 earns other income through tailoring	discrete	numeric	
V1206	hh_earnother_p3_clothingshoes	7.4.3 Person 3 earns other income through clothing and/or shoes	discrete	numeric	
V1207	hh_earnother_p3_buildconstruct	7.4.3 Person 3 earns other income through building/construction materials	discrete	numeric	
V1208	hh_earnother_p3_hhitems	7.4.3 Person 3 earns other income through household items	discrete	numeric	
V1209	hh_earnother_p3_housework	7.4.3 Person 3 earns other income through housework/laundry	discrete	numeric	
V1210	hh_earnother_p3_mechanic	7.4.3 Person 3 earns other income through working as mechanic	discrete	numeric	
V1211	hh_earnother_p3_piecewrks	7.4.3 Person 3 earns other income through piece works	discrete	numeric	
V1212	hh_earnother_p3_moneylend	7.4.3 Person 3 earns other income through money lending	discrete	numeric	
V1213	hh_earnother_p3_govsal	7.4.3 Person 3 earns other income by receiving government salary	discrete	numeric	
V1214	hh_earnother_p3_other	7.4.3 Person 3 earns other income through other means	discrete	numeric	
V1215	hh_earnother_p3_otherstr	7.4.3 Method by which person 3 earns income through other means	discrete	character	
V1216	hh_earn_other_p4	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1217	hh_earn_other_p4_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	

ID	Name	Label	Type	Format	Question
V1218	hh_earnother_p4_farm	7.4.3 Person 4 earns other income through farming	discrete	numeric	
V1219	hh_earnother_p4_vegsales	7.4.3 Person 4 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1220	hh_earnother_p4_fish	7.4.3 Person 4 earns other income through fish/fish pond	discrete	numeric	
V1221	hh_earnother_p4_firewood	7.4.3 Person 4 earns other income through firewood	discrete	numeric	
V1222	hh_earnother_p4_taxi	7.4.3 Person 4 earns other income through taxi business	discrete	numeric	
V1223	hh_earnother_p4_preparedfoods	7.4.3 Person 4 earns other income through prepared foods	discrete	numeric	
V1224	hh_earnother_p4_dairy	7.4.3 Person 4 earns other income through dairy products	discrete	numeric	
V1225	hh_earnother_p4_miner	7.4.3 Person 4 earns other income through mining	discrete	numeric	
V1226	hh_earnother_p4_alcbeercigs	7.4.3 Person 4 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1227	hh_earnother_p4_charcoal	7.4.3 Person 4 earns other income through charcoal	discrete	numeric	
V1228	hh_earnother_p4_livestock	7.4.3 Person 4 earns other income through livestock	discrete	numeric	
V1229	hh_earnother_p4_tailoring	7.4.3 Person 4 earns other income through tailoring	discrete	numeric	
V1230	hh_earnother_p4_clothingshoes	7.4.3 Person 4 earns other income through clothing and/or shoes	discrete	numeric	
V1231	hh_earnother_p4_buildconstruct	7.4.3 Person 4 earns other income through building/construction materials	discrete	numeric	
V1232	hh_earnother_p4_hhitems	7.4.3 Person 4 earns other income through household items	discrete	numeric	
V1233	hh_earnother_p4_housework	7.4.3 Person 4 earns other income through housework/laundry	discrete	numeric	
V1234	hh_earnother_p4_mechanic	7.4.3 Person 4 earns other income through working as mechanic	discrete	numeric	
V1235	hh_earnother_p4_piecewrks	7.4.3 Person 4 earns other income through piece works	discrete	numeric	
V1236	hh_earnother_p4_moneylend	7.4.3 Person 4 earns other income through money lending	discrete	numeric	
V1237	hh_earnother_p4_govsal	7.4.3 Person 4 earns other income by receiving government salary	discrete	numeric	
V1238	hh_earnother_p4_other	7.4.3 Person 4 earns other income through other means	discrete	numeric	
V1239	hh_earnother_p4_otherstr	7.4.3 Method by which person 4 earns income through other means	discrete	character	
V1240	hh_earn_other_p5	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1241	hh_earn_other_p5_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1242	hh_earnother_p5_farm	7.4.3 Person 5 earns other income through farming	discrete	numeric	
V1243	hh_earnother_p5_vegsales	7.4.3 Person 5 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1244	hh_earnother_p5_fish	7.4.3 Person 5 earns other income through fish/fish pond	discrete	numeric	
V1245	hh_earnother_p5_firewood	7.4.3 Person 5 earns other income through firewood	discrete	numeric	
V1246	hh_earnother_p5_taxi	7.4.3 Person 5 earns other income through taxi business	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1247	hh_earnother_p5_preparedfoods	7.4.3 Person 5 earns other income through prepared foods	discrete	numeric	
V1248	hh_earnother_p5_dairy	7.4.3 Person 5 earns other income through dairy products	discrete	numeric	
V1249	hh_earnother_p5_miner	7.4.3 Person 5 earns other income through mining	discrete	numeric	
V1250	hh_earnother_p5_alcbeercigs	7.4.3 Person 5 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1251	hh_earnother_p5_charcoal	7.4.3 Person 5 earns other income through charcoal	discrete	numeric	
V1252	hh_earnother_p5_livestock	7.4.3 Person 5 earns other income through livestock	discrete	numeric	
V1253	hh_earnother_p5_tailoring	7.4.3 Person 5 earns other income through tailoring	discrete	numeric	
V1254	hh_earnother_p5_clothingshoes	7.4.3 Person 5 earns other income through clothing and/or shoes	discrete	numeric	
V1255	hh_earnother_p5_buildconstruct	7.4.3 Person 5 earns other income through building/construction materials	discrete	numeric	
V1256	hh_earnother_p5_hhitems	7.4.3 Person 5 earns other income through household items	discrete	numeric	
V1257	hh_earnother_p5_housework	7.4.3 Person 5 earns other income through housework/laundry	discrete	numeric	
V1258	hh_earnother_p5_mechanic	7.4.3 Person 5 earns other income through working as mechanic	discrete	numeric	
V1259	hh_earnother_p5_piecewrks	7.4.3 Person 5 earns other income through piece works	discrete	numeric	
V1260	hh_earnother_p5_moneylend	7.4.3 Person 5 earns other income through money lending	discrete	numeric	
V1261	hh_earnother_p5_govsal	7.4.3 Person 5 earns other income by receiving government salary	discrete	numeric	
V1262	hh_earnother_p5_other	7.4.3 Person 5 earns other income through other means	discrete	numeric	
V1263	hh_earnother_p5_otherstr	7.4.3 Method by which person 5 earns income through other means	discrete	character	
V1264	hh_earn_other_p6	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1265	hh_earn_other_p6_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1266	hh_earnother_p6_farm	7.4.3 Person 6 earns other income through farming	discrete	numeric	
V1267	hh_earnother_p6_vegsales	7.4.3 Person 6 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1268	hh_earnother_p6_fish	7.4.3 Person 6 earns other income through fish/fish pond	discrete	numeric	
V1269	hh_earnother_p6_firewood	7.4.3 Person 6 earns other income through firewood	discrete	numeric	
V1270	hh_earnother_p6_taxi	7.4.3 Person 6 earns other income through taxi business	discrete	numeric	
V1271	hh_earnother_p6_preparedfoods	7.4.3 Person 6 earns other income through prepared foods	discrete	numeric	
V1272	hh_earnother_p6_dairy	7.4.3 Person 6 earns other income through dairy products	discrete	numeric	
V1273	hh_earnother_p6_miner	7.4.3 Person 6 earns other income through mining	discrete	numeric	
V1274	hh_earnother_p6_alcbeercigs	7.4.3 Person 6 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1275	hh_earnother_p6_charcoal	7.4.3 Person 6 earns other income through charcoal	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1276	hh_earnother_p6_livestock	7.4.3 Person 6 earns other income through livestock	discrete	numeric	
V1277	hh_earnother_p6_tailoring	7.4.3 Person 6 earns other income through tailoring	discrete	numeric	
V1278	hh_earnother_p6_clothingshoes	7.4.3 Person 6 earns other income through clothing and/or shoes	discrete	numeric	
V1279	hh_earnother_p6_buildconstruct	7.4.3 Person 6 earns other income through building/construction materials	discrete	numeric	
V1280	hh_earnother_p6_hhitems	7.4.3 Person 6 earns other income through household items	discrete	numeric	
V1281	hh_earnother_p6_housework	7.4.3 Person 6 earns other income through housework/laundry	discrete	numeric	
V1282	hh_earnother_p6_mechanic	7.4.3 Person 6 earns other income through working as mechanic	discrete	numeric	
V1283	hh_earnother_p6_piecewrks	7.4.3 Person 6 earns other income through piece works	discrete	numeric	
V1284	hh_earnother_p6_moneylend	7.4.3 Person 6 earns other income through money lending	discrete	numeric	
V1285	hh_earnother_p6_govsal	7.4.3 Person 6 earns other income by receiving government salary	discrete	numeric	
V1286	hh_earnother_p6_other	7.4.3 Person 6 earns other income through other means	discrete	numeric	
V1287	hh_earnother_p6_otherstr	7.4.3 Method by which person 6 earns income through other means	discrete	character	
V1288	hh_earn_other_p7	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1289	hh_earn_other_p7_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1290	hh_earnother_p7_farm	7.4.3 Person 7 earns other income through farming	discrete	numeric	
V1291	hh_earnother_p7_vegsales	7.4.3 Person 7 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1292	hh_earnother_p7_fish	7.4.3 Person 7 earns other income through fish/fish pond	discrete	numeric	
V1293	hh_earnother_p7_firewood	7.4.3 Person 7 earns other income through firewood	discrete	numeric	
V1294	hh_earnother_p7_taxi	7.4.3 Person 7 earns other income through taxi business	discrete	numeric	
V1295	hh_earnother_p7_preparedfoods	7.4.3 Person 7 earns other income through prepared foods	discrete	numeric	
V1296	hh_earnother_p7_dairy	7.4.3 Person 7 earns other income through dairy products	discrete	numeric	
V1297	hh_earnother_p7_miner	7.4.3 Person 7 earns other income through mining	discrete	numeric	
V1298	hh_earnother_p7_alcbeercigs	7.4.3 Person 7 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1299	hh_earnother_p7_charcoal	7.4.3 Person 7 earns other income through charcoal	discrete	numeric	
V1300	hh_earnother_p7_livestock	7.4.3 Person 7 earns other income through livestock	discrete	numeric	
V1301	hh_earnother_p7_tailoring	7.4.3 Person 7 earns other income through tailoring	discrete	numeric	
V1302	hh_earnother_p7_clothingshoes	7.4.3 Person 7 earns other income through clothing and/or shoes	discrete	numeric	
V1303	hh_earnother_p7_buildconstruct	7.4.3 Person 7 earns other income through building/construction materials	discrete	numeric	
V1304	hh_earnother_p7_hhitems	7.4.3 Person 7 earns other income through household items	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1305	hh_earnother_p7_housework	7.4.3 Person 7 earns other income through housework/laundry	discrete	numeric	
V1306	hh_earnother_p7_mechanic	7.4.3 Person 7 earns other income through working as mechanic	discrete	numeric	
V1307	hh_earnother_p7_piecewrks	7.4.3 Person 7 earns other income through piece works	discrete	numeric	
V1308	hh_earnother_p7_moneylend	7.4.3 Person 7 earns other income through money lending	discrete	numeric	
V1309	hh_earnother_p7_govsal	7.4.3 Person 7 earns other income by receiving government salary	discrete	numeric	
V1310	hh_earnother_p7_other	7.4.3 Person 7 earns other income through other means	discrete	numeric	
V1311	hh_earnother_p7_otherstr	7.4.3 Method by which person 7 earns income through other means	discrete	character	
V1312	hh_earn_other_p8	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1313	hh_earn_other_p8_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1314	hh_earnother_p8_farm	7.4.3 Person 8 earns other income through farming	discrete	numeric	
V1315	hh_earnother_p8_vegsales	7.4.3 Person 8 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1316	hh_earnother_p8_fish	7.4.3 Person 8 earns other income through fish/fish pond	discrete	numeric	
V1317	hh_earnother_p8_firewood	7.4.3 Person 8 earns other income through firewood	discrete	numeric	
V1318	hh_earnother_p8_taxi	7.4.3 Person 8 earns other income through taxi business	discrete	numeric	
V1319	hh_earnother_p8_preparedfoods	7.4.3 Person 8 earns other income through prepared foods	discrete	numeric	
V1320	hh_earnother_p8_dairy	7.4.3 Person 8 earns other income through dairy products	discrete	numeric	
V1321	hh_earnother_p8_miner	7.4.3 Person 8 earns other income through mining	discrete	numeric	
V1322	hh_earnother_p8_alcbeercigs	7.4.3 Person 8 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1323	hh_earnother_p8_charcoal	7.4.3 Person 8 earns other income through charcoal	discrete	numeric	
V1324	hh_earnother_p8_livestock	7.4.3 Person 8 earns other income through livestock	discrete	numeric	
V1325	hh_earnother_p8_tailoring	7.4.3 Person 8 earns other income through tailoring	discrete	numeric	
V1326	hh_earnother_p8_clothingshoes	7.4.3 Person 8 earns other income through clothing and/or shoes	discrete	numeric	
V1327	hh_earnother_p8_buildconstruct	7.4.3 Person 8 earns other income through building/construction materials	discrete	numeric	
V1328	hh_earnother_p8_hhitems	7.4.3 Person 8 earns other income through household items	discrete	numeric	
V1329	hh_earnother_p8_housework	7.4.3 Person 8 earns other income through housework/laundry	discrete	numeric	
V1330	hh_earnother_p8_mechanic	7.4.3 Person 8 earns other income through working as mechanic	discrete	numeric	
V1331	hh_earnother_p8_piecewrks	7.4.3 Person 8 earns other income through piece works	discrete	numeric	
V1332	hh_earnother_p8_moneylend	7.4.3 Person 8 earns other income through money lending	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1333	hh_earnother_p8_govsal	7.4.3 Person 8 earns other income by receiving government salary	discrete	numeric	
V1334	hh_earnother_p8_other	7.4.3 Person 8 earns other income through other means	discrete	numeric	
V1335	hh_earnother_p8_otherstr	7.4.3 Method by which person 8 earns income through other means	discrete	character	
V1336	hh_earn_other_p9	7.4.3 Relationship with person in the house who earns income	discrete	numeric	
V1337	hh_earn_other_p9_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1338	hh_earnother_p9_farm	7.4.3 Person 9 earns other income through farming	discrete	numeric	
V1339	hh_earnother_p9_vegsales	7.4.3 Person 9 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1340	hh_earnother_p9_fish	7.4.3 Person 9 earns other income through fish/fish pond	discrete	numeric	
V1341	hh_earnother_p9_firewood	7.4.3 Person 9 earns other income through firewood	discrete	numeric	
V1342	hh_earnother_p9_taxi	7.4.3 Person 9 earns other income through taxi business	discrete	numeric	
V1343	hh_earnother_p9_preparedfoods	7.4.3 Person 9 earns other income through prepared foods	discrete	numeric	
V1344	hh_earnother_p9_dairy	7.4.3 Person 9 earns other income through dairy products	discrete	numeric	
V1345	hh_earnother_p9_miner	7.4.3 Person 9 earns other income through mining	discrete	numeric	
V1346	hh_earnother_p9_alcbeercigs	7.4.3 Person 9 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1347	hh_earnother_p9_charcoal	7.4.3 Person 9 earns other income through charcoal	discrete	numeric	
V1348	hh_earnother_p9_livestock	7.4.3 Person 9 earns other income through livestock	discrete	numeric	
V1349	hh_earnother_p9_tailoring	7.4.3 Person 9 earns other income through tailoring	discrete	numeric	
V1350	hh_earnother_p9_clothingshoes	7.4.3 Person 9 earns other income through clothing and/or shoes	discrete	numeric	
V1351	hh_earnother_p9_buildconstruct	7.4.3 Person 9 earns other income through building/construction materials	discrete	numeric	
V1352	hh_earnother_p9_hhitems	7.4.3 Person 9 earns other income through household items	discrete	numeric	
V1353	hh_earnother_p9_housework	7.4.3 Person 9 earns other income through housework/laundry	discrete	numeric	
V1354	hh_earnother_p9_mechanic	7.4.3 Person 9 earns other income through working as mechanic	discrete	numeric	
V1355	hh_earnother_p9_piecewrks	7.4.3 Person 9 earns other income through piece works	discrete	numeric	
V1356	hh_earnother_p9_moneylend	7.4.3 Person 9 earns other income through money lending	discrete	numeric	
V1357	hh_earnother_p9_govsal	7.4.3 Person 9 earns other income by receiving government salary	discrete	numeric	
V1358	hh_earnother_p9_other	7.4.3 Person 9 earns other income through other means	discrete	numeric	
V1359	hh_earnother_p9_otherstr	7.4.3 Method by which person 9 earns income through other means	discrete	character	
V1360	hh_earn_other_p10	7.4.3 Relationship with person in the house who earns income	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1361	hh_earn_other_p10_other	7.4.3 Relationship with person in the house who earns income other	discrete	character	
V1362	hh_earnother_p10_farm	7.4.3 Person 10 earns other income through farming	discrete	numeric	
V1363	hh_earnother_p10_vegsales	7.4.3 Person 10 earns other income through vegetable sales (not grown by seller)	discrete	numeric	
V1364	hh_earnother_p10_fish	7.4.3 Person 10 earns other income through fish/fish pond	discrete	numeric	
V1365	hh_earnother_p10_firewood	7.4.3 Person 10 earns other income through firewood	discrete	numeric	
V1366	hh_earnother_p10_taxi	7.4.3 Person 10 earns other income through taxi business	discrete	numeric	
V1367	hh_earnother_p10_preparedfoods	7.4.3 Person 10 earns other income through prepared foods	discrete	numeric	
V1368	hh_earnother_p10_dairy	7.4.3 Person 10 earns other income through dairy products	discrete	numeric	
V1369	hh_earnother_p10_miner	7.4.3 Person 10 earns other income through mining	discrete	numeric	
V1370	hh_earnother_p10_alcbeercigs	7.4.3 Person 10 earns other income through alcohol, beer or cigarettes	discrete	numeric	
V1371	hh_earnother_p10_charcoal	7.4.3 Person 10 earns other income through charcoal	discrete	numeric	
V1372	hh_earnother_p10_livestock	7.4.3 Person 10 earns other income through livestock	discrete	numeric	
V1373	hh_earnother_p10_tailoring	7.4.3 Person 10 earns other income through tailoring	discrete	numeric	
V1374	hh_earnother_p10_clothingshoes	7.4.3 Person 10 earns other income through clothing and/or shoes	discrete	numeric	
V1375	hh_earnother_p10_buildconstruct	7.4.3 Person 10 earns other income through building/construction materials	discrete	numeric	
V1376	hh_earnother_p10_hhitems	7.4.3 Person 10 earns other income through household items	discrete	numeric	
V1377	hh_earnother_p10_housework	7.4.3 Person 10 earns other income through housework/laundry	discrete	numeric	
V1378	hh_earnother_p10_mechanic	7.4.3 Person 10 earns other income through working as mechanic	discrete	numeric	
V1379	hh_earnother_p10_piecewrks	7.4.3 Person 10 earns other income through piece works	discrete	numeric	
V1380	hh_earnother_p10_moneylend	7.4.3 Person 10 earns other income through money lending	discrete	numeric	
V1381	hh_earnother_p10_govsal	7.4.3 Person 10 earns other income by receiving government salary	discrete	numeric	
V1382	hh_earnother_p10_other	7.4.3 Person 10 earns other income through other means	discrete	numeric	
V1383	hh_earnother_p10_otherstr	7.4.3 Method by which person 10 earns income through other means	discrete	character	
V1384	hh_earn_othersrc_inc	7.4.5 Household has other regular sources of money	discrete	numeric	
V1385	hh_earn_othersources	7.4.6 Other sources of regular money	discrete	numeric	
V1386	hh_earn_othersources_other	7.4.6 Other sources of regular money other	discrete	character	
V1387	hh_enwtr_timecook	8.1 Time spent cooking during the average day	contin	numeric	
V1388	hh_enwtr_timecook_crop	8.2 On the average day: time spent cooking, in hours, using crop leftovers	contin	numeric	
V1389	hh_enwtr_timecook_firewood	8.2 On the average day: time spent cooking, in hours, using firewood	contin	numeric	

ID	Name	Label	Type	Format	Question
V1390	hh_enwtr_timecook_charcoal	8.2 On the average day: time spent cooking, in hours, using charcoal	contin	numeric	
V1391	hh_enwtr_timecook_coal	8.2 On the average day: time spent cooking, in hours, using coal	contin	numeric	
V1392	hh_enwtr_timecook_gas	8.2 On the average day: time spent cooking, in hours, using gas	contin	numeric	
V1393	hh_enwtr_timecook_elec	8.2 On the average day: time spent cooking, in hours, using electricity	contin	numeric	
V1394	hh_enwtr_makeorpurchase	8.3 Gather own fuel or purchase	discrete	numeric	
V1395	hh_enwtr_timegather_permon	8.4 Times per month respondent gathers or makes fuel for own use	discrete	character	
V1396	hh_enwtr_timegather_pertime	8.5 Time spent gathering or making fuel for own use each time	contin	numeric	
V1397	hh_enwtr_elecaccess	8.6 Access to electric grid	discrete	numeric	
V1398	hh_enwtr_elechoursday	8.7. Amount of electricity, in hours, used during most days	contin	numeric	
V1399	hh_enwtr_paymonthgrid	8.8 How much paid each month to use grid	contin	numeric	
V1400	hh_enwtr_hoursdaygen	8.9 How many hours a a day run diesel generator	discrete	numeric	
V1401	hh_enwtr_hoursdaykero	8.10 Hours use kerosene lamp during typical day	discrete	numeric	
V1402	hh_enwtr_hoursdaycandle	8.11 Hours use candles during the typical day	contin	numeric	
V1403	hh_enwtr_knowsolar	8.12 Knows what solar lights or solar home systems are	discrete	numeric	
V1404	hh_enwtr_ownsolar	8.13 Owns solar light or solar home system	discrete	numeric	
V1405	hh_enwtr_hoursdaysolar	8.14 Hours using solar light on average	contin	numeric	
V1406	hh_enwtr_benefitelec	8.15 Most significant reported benefit of having electricity in the home	discrete	numeric	
V1407	hh_enwtr_benefitelec_other	8.15 Most significant reported benefit of having electricity in the home other	discrete	character	
V1408	hh_enwtr_retrievewater	8.16 Most common way retrieves water	discrete	numeric	
V1409	hh_enwtr_timesgetwater	8.17 Regularity at which water is accessible	discrete	numeric	
V1410	hh_enwtr_timesgetwater_other	8.17 Regularity at which water is accessible other	discrete	character	
V1411	hh_enwtr_payaccesswater	8.18 Has to pay for access to water	discrete	numeric	
V1412	hh_enwtr_waterpayfreq	8.19 How frequently pays for water	discrete	numeric	
V1413	hh_enwtr_waterpaycost	8.20 Amount typically paid for water	contin	numeric	

Zambian Financial Diaries Project 2015 Events Anonymised V1.0

Content	This file contains the events data generated by the financial diaries project paper instrument.
Cases	2571
Variable(s)	21
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V1414	HHID	HHID	discrete	character	
V1415	RespID	RespID	discrete	character	
V1416	Week	Event happened in week	contin	numeric	
V1417	events_id	Event ID	discrete	character	
V1418	events_interviewid	Interview ID	discrete	character	
V1419	events_short_description	Short description of event	discrete	character	
V1420	events_detailed_description	Long description of event	discrete	character	
V1421	events_code1	Event code 1	discrete	numeric	
V1422	events_code2	Event code 2	discrete	numeric	
V1423	events_code3	Event code 3	discrete	numeric	
V1424	events_code4	Event code 4	discrete	numeric	
V1425	events_shock	Event was a shock	discrete	numeric	
V1426	events_shock_type	Type of shock	discrete	numeric	
V1427	events_to_respondent	Event happened to respondent	discrete	numeric	
V1428	events_unanticipated	Event was unanticipated	discrete	numeric	
V1429	events_income_loss	Lost income directly from event declared. Imputed if respondent too preoccupied	discrete	numeric	
V1430	events_expenditure	Expenses because event. Impute expense based on nature of event.	discrete	numeric	
V1431	events_transportation	Had to travel away from home area. Impute travel based on nature of event.	discrete	numeric	
V1432	events_income_gain	Gained new income or about to. Impute based on nature of event	discrete	numeric	
V1433	events_no_expense	No expense for event	discrete	numeric	
V1434	events_to_other	Event does not relate to respondent, their household, their family. Happens to s	discrete	numeric	

Zambian Financial Diaries Project 2015 Panel Anonymised V1.0

Content	This file contains the panel data generated by the financial diaries project paper instrument. This version of the data contains the information from the transactions and events data on a single row entry.
Cases	16510
Variable(s)	159
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V1435	HHID	HHID	discrete	character	
V1436	RespID	RespID	discrete	character	
V1437	Week	Week	contin	numeric	
V1438	panel_age	Age	contin	numeric	
V1439	panel_gender	Gender	discrete	numeric	
V1440	panel_livelihood	Livelihood	discrete	numeric	
V1441	panel_segment	Segment	discrete	numeric	
V1442	panel_region	Region	discrete	numeric	
V1443	panel_inflow_all	All inflow	contin	numeric	
V1444	panel_inflow_earned	Inflow earned	contin	numeric	
V1445	panel_inflow_withiht	Inflow with IHT	contin	numeric	
V1446	panel_inflow_other	Inflow other	contin	numeric	
V1447	panel_inflow_nonfin	Inflow non-financial	contin	numeric	
V1448	panel_inflow_financial	Inflow financial	contin	numeric	
V1449	panel_savings_withdrawal	Savings withdrawal	contin	numeric	
V1450	panel_cash_withdrawal	Cash withdrawal	contin	numeric	
V1451	panel_iht_in	IHT in	contin	numeric	
V1452	panel_cashgift_in	Cash gifts in	contin	numeric	
V1453	panel_loan_in	Loan in	contin	numeric	
V1454	panel_loanrepay_in	Loan repay in	contin	numeric	
V1455	panel_other_financial_in	Other financial in	contin	numeric	
V1456	panel_outflow_all	All outflow	contin	numeric	
V1457	panel_outflow_hh	All outflow household	contin	numeric	
V1458	panel_outflow_bb	All outflow business	contin	numeric	
V1459	panel_outflow_basicservices_hh	Household outflow due to basicservices	contin	numeric	
V1460	panel_outflow_discretspending_hh	Household outflow due to discretionary spending	contin	numeric	
V1461	panel_outflow_food_hh	Household outflow due to food	contin	numeric	
V1462	panel_outflow_fuel_hh	Household outflow due to fuel	contin	numeric	

ID	Name	Label	Type	Format	Question
V1463	panel_outflow_hhitems_hh	Household outflow due to household items	contin	numeric	
V1464	panel_outflow_specevent_hh	Household outflow due to special events	contin	numeric	
V1465	panel_outflow_basicservices_b	Business outflow due to basic services	contin	numeric	
V1466	panel_outflow_business_b	Business outflow due to business expenses	contin	numeric	
V1467	panel_outflow_discretspending_b	Business outflow due to discretionary spending	contin	numeric	
V1468	panel_outflow_food_b	Business outflow due to food	contin	numeric	
V1469	panel_outflow_fuel_b	Business outflow due to fuel	contin	numeric	
V1470	panel_outflow_hhitems_b	Business outflow due to household items	contin	numeric	
V1471	panel_outflow_specevent_b	Business outflow due to special events	discrete	numeric	
V1472	panel_outflow_financial	Outflow due to financial payments	contin	numeric	
V1473	panel_savingsdeposit	Savings deposited	contin	numeric	
V1474	panel_cashdeposit	Cash deposited	contin	numeric	
V1475	panel_iht_out	IHT out	contin	numeric	
V1476	panel_cashgift_out	Cash gift out	contin	numeric	
V1477	panel_loan_out	Loan out	contin	numeric	
V1478	panel_loanrepay_out	Loan repayment out	contin	numeric	
V1479	panel_other_financial_out	Other financial expense out	contin	numeric	
V1480	panel_inflow_all_count	Count of all inflows	discrete	numeric	
V1481	panel_inflow_earned_count	Count of all earnings inflows	discrete	numeric	
V1482	panel_inflow_other_count	Count of all other inflows	discrete	numeric	
V1483	panel_inflow_nonfin_count	Count of all non financial inflows	discrete	numeric	
V1484	panel_inflow_financial_count	Count of all financial inflows	discrete	numeric	
V1485	panel_savingswithdrawal_count	Count of all savings withdrawals	discrete	numeric	
V1486	panel_cashwithdrawal_count	Count of all cash withdrawals	discrete	numeric	
V1487	panel_iht_in_count	Count of all IHTs in	discrete	numeric	
V1488	panel_cashgift_in_count	Count of all cash gift inflows	discrete	numeric	
V1489	panel_loan_in_count	Count of all loan inflows	discrete	numeric	
V1490	panel_loanrepay_in_count	Count of all loan repayment inflows	discrete	numeric	
V1491	panel_other_financial_in_count	Count of all other financial inflows	discrete	numeric	
V1492	panel_outflow_all_count	Count of all outflows	contin	numeric	
V1493	panel_outflow_hh_count	Count of all household outflows	contin	numeric	
V1494	panel_outflow_bb_count	Count of all business outflows	contin	numeric	
V1495	panel_outflow_basicserv_hh_count	Count of all household basic services outflows	discrete	numeric	
V1496	panel_outflow_disspend_hh_count	Count of all household discretionary spending outflows	discrete	numeric	
V1497	panel_outflow_food_hh_count	Count of all household food outflows	contin	numeric	
V1498	panel_outflow_fuel_hh_count	Count of all household fuel outflows	discrete	numeric	
V1499	panel_outflow_hhitems_hh_count	Count of all household item outflows	discrete	numeric	
V1500	panel_outflow_specevent_hh_count	Count of all household special event outflows	discrete	numeric	
V1501	panel_outflow_basserv_b_count	Count of all business basic services outsflows	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1502	panel_outflow_business_b_count	Count of all business business expenses outflows	discrete	numeric	
V1503	panel_outflow_disspend_b_count	Count of all business discretionary spending outflows	discrete	numeric	
V1504	panel_outflow_food_b_count	Count of all business food outflows	discrete	numeric	
V1505	panel_outflow_fuel_b_count	Count of all business fuel outflows	discrete	numeric	
V1506	panel_outflow_hhitems_b_count	Count of all business household item outflows	discrete	numeric	
V1507	panel_outflow_specevent_b_count	Count of all business special event outflows	discrete	numeric	
V1508	panel_outflow_financial_count	Count of all financial outflows	discrete	numeric	
V1509	panel_savings_deposit_count	Count of all savings deposit outflows	discrete	numeric	
V1510	panel_cashdeposit_count	Count of all cash deposits	discrete	numeric	
V1511	panel_iht_out_count	Count of all IHTs out	discrete	numeric	
V1512	panel_cashgift_out_count	Count of all cash gifts out	discrete	numeric	
V1513	panel_loan_out_count	Count of all loans out	discrete	numeric	
V1514	panel_loanrepay_out_count	Counts of all loan repayments out	discrete	numeric	
V1515	panel_other_fin_out_count	Counts of other financial transactions out	discrete	numeric	
V1516	panel_fin_self_in	Financial transactions self in	contin	numeric	
V1517	panel_fin_family_in	Financial transactions family in	contin	numeric	
V1518	panel_fin_friend_in	Financial transactions friend in	contin	numeric	
V1519	panel_fin_associate_in	Financial transactions associate in	contin	numeric	
V1520	panel_fin_bank_in	Financial transactions bank in	contin	numeric	
V1521	panel_fin_mfi_in	Financial transactions MFI in	contin	numeric	
V1522	panel_fin_other_in	Financial transactions other in	contin	numeric	
V1523	panel_fin_group_in	Financial transactions savings group in	contin	numeric	
V1524	panel_fin_missing_in	Financial transactions in missing category/type in	discrete	numeric	
V1525	panel_fin_ff_in	Financial transactions friend/family in	contin	numeric	
V1526	panel_fin_formal_in	Financial transactions formal in	contin	numeric	
V1527	panel_fin_informal_in	Financial transactions informal in	contin	numeric	
V1528	panel_fin_self_out	Financial transactions self out	contin	numeric	
V1529	panel_fin_family_out	Financial transactions family out	contin	numeric	
V1530	panel_fin_friend_out	Financial transactions friends out	contin	numeric	
V1531	panel_fin_associate_out	Financial transactions associates out	contin	numeric	
V1532	panel_fin_bank_out	Financial transactions bank out	contin	numeric	
V1533	panel_fin_mfi_out	Financial transactions MFI out	contin	numeric	
V1534	panel_fin_other_out	Financial transactions other out	contin	numeric	
V1535	panel_fin_group_out	Financial transactions savings group out	contin	numeric	
V1536	panel_fin_missing_out	Financial transactions missing category/type out	discrete	numeric	
V1537	panel_fin_ff_out	Financial transactions friends/family out	contin	numeric	
V1538	panel_fin_formal_out	Financial transactions formal out	contin	numeric	
V1539	panel_fin_informal_out	Financial transactions informal out	contin	numeric	
V1540	panel_fin_self_in_count	Financial transactions self in count	discrete	numeric	
V1541	panel_fin_family_in_count	Financial transactions family in count	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1542	panel_fin_friend_in_count	Financial transactions friend in count	discrete	numeric	
V1543	panel_fin_associate_in_count	Financial transactions associate in count	discrete	numeric	
V1544	panel_fin_bank_in_count	Financial transactions bank in count	discrete	numeric	
V1545	panel_fin_mfi_in_count	Financial transactions MFI in count	discrete	numeric	
V1546	panel_fin_other_in_count	Financial transactions other in count	discrete	numeric	
V1547	panel_fin_group_in_count	Financial transactions savings group in count	discrete	numeric	
V1548	panel_fin_missing_in_count	Financial transactions missing cat/type in count	discrete	numeric	
V1549	panel_fin_ff_in_count	Financial transactions family/friends in count	discrete	numeric	
V1550	panel_fin_formal_in_count	Financial transactions formal in count	discrete	numeric	
V1551	panel_fin_informal_in_count	Financial transactions informal in count	discrete	numeric	
V1552	panel_fin_self_out_count	Financial transactions self out count	discrete	numeric	
V1553	panel_fin_family_out_count	Financial transactions family out count	discrete	numeric	
V1554	panel_fin_friend_out_count	Financial transactions friends out count	discrete	numeric	
V1555	panel_fin_associate_out_count	Financial transactions associates out count	discrete	numeric	
V1556	panel_fin_bank_out_count	Financial transactions bank out count	discrete	numeric	
V1557	panel_fin_mfi_out_count	Financial transactions MFI out count	discrete	numeric	
V1558	panel_fin_other_out_count	Financial transactions other out count	discrete	numeric	
V1559	panel_fin_group_out_count	Financial transactions savings group out count	discrete	numeric	
V1560	panel_fin_missing_out_count	Financial transactions missing cat/type out count	discrete	numeric	
V1561	panel_fin_ff_out_count	Financial transactions family/friends out count	discrete	numeric	
V1562	panel_fin_formal_out_count	Financial transactions formal in count	discrete	numeric	
V1563	panel_fin_informal_out_count	Financial transactions informal in count	discrete	numeric	
V1564	panel_event_count	Events count	discrete	numeric	
V1565	panel_unanticipated_count	Unanticipated event count	discrete	numeric	
V1566	panel_income_loss_count	Income loss event count	discrete	numeric	
V1567	panel_event_dum	Event dummy	discrete	numeric	
V1568	panel_unanticipated_dum	Unanticipated event dummy	discrete	numeric	
V1569	panel_income_loss_dum	Income loss dummy	discrete	numeric	
V1570	panel_outlier_count	Outlier count	discrete	numeric	
V1571	panel_outlier_amount	Outlier amount	contin	numeric	
V1572	panel_barter	Barter transaction count	discrete	numeric	
V1573	panel_from_storage	From storage transaction count	discrete	numeric	
V1574	panel_gift_given	Gift given count	discrete	numeric	
V1575	panel_gift_received	Gift received count	discrete	numeric	
V1576	panel_loan_given	Loan given count	discrete	numeric	
V1577	panel_loan_received	Loan received count	discrete	numeric	
V1578	panel_cov	Coefficient of variance for income	contin	numeric	
V1579	panel_outflow_airtime_h_count	Count of all household airtime transactions out	discrete	numeric	
V1580	panel_outflow_airtime_h	Household outflow due to airtime purchases	contin	numeric	
V1581	panel_outflow_bus_h_count	Count of all business airtime transactions out	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1582	panel_outflow_bus_h	Business outflow due to airtime purchases	contin	numeric	
V1583	panel_outlier_count_b	Outlier count B	discrete	numeric	
V1584	panel_outlier_amount_b	Outlier amount B	contin	numeric	
V1585	panel_farming	Farming during week	discrete	numeric	
V1586	panel_actsofgod	Acts of god during week	discrete	numeric	
V1587	panel_birth	Births during week	discrete	numeric	
V1588	panel_daytoday_expenses	Day to day expenses events during week	discrete	numeric	
V1589	panel_funeral	Funeral during week	discrete	numeric	
V1590	panel_medicalissue	Medical issue event during week	discrete	numeric	
V1591	panel_wedding	Wedding during week	discrete	numeric	
V1592	panel_to_respondent1	Events that happened to the respondent during week	discrete	numeric	
V1593	panel_neg_shock	Negative shocks during week	discrete	numeric	

Zambian Financial Diaries Project 2015 Roster Anonymised V1.0

Content	This file contains the roster data generated by the financial diaries project enrolment questionnaire.
Cases	355
Variable(s)	33
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V1594	RespID	Respondent ID	discrete	character	
V1595	roster_id	Roster ID	discrete	character	
V1596	roster_interviewid	Interview ID	discrete	character	
V1597	roster_region	Region	discrete	numeric	
V1598	roster_ppiscore	Progress out of poverty index score	contin	numeric	
V1599	roster_livelihood	Livelihood	discrete	numeric	
V1600	roster_gender	S1. Gender	discrete	numeric	
V1601	roster_age	S2. Age at last birthday	contin	numeric	
V1602	roster_role	S2b. Household role	discrete	numeric	
V1603	roster_contribution	S3. Contribution to household income	discrete	numeric	
V1604	roster_occupation	S4. Occupation	discrete	character	
V1605	roster_section	S5. Occupational Sector	discrete	numeric	
V1606	roster_bank_account	S6a. Has bank account	discrete	numeric	
V1607	roster_finserv_1	S6b. Financial service used in last six months 1	discrete	numeric	
V1608	roster_finserv_2	S6b. Financial service used in last six months 2	discrete	numeric	
V1609	roster_finserv_3	S6b. Financial service used in last six months 3	discrete	numeric	
V1610	roster_finserv_4	S6b. Financial service used in last six months 4	discrete	numeric	
V1611	roster_finserv_5	S6b. Financial service used in last six months 5	discrete	numeric	
V1612	roster_finserv_6	S6b. Financial service used in last six months 6	discrete	numeric	
V1613	roster_gone	S7. Respondent will be gone for more than four weeks	discrete	numeric	
V1614	roster_hhsize_category	PP1. Number of members of household (in categories)	discrete	numeric	
V1615	roster_kids_under18	PP2A. Children in household under 18	discrete	numeric	
V1616	roster_kids_inschool_category	PP2B. All kids 7-16 attending school	discrete	numeric	
V1617	roster_edu_fem_hoh	PP3. Highest grade of education obtained by female head. Male highest grade if n	discrete	numeric	
V1618	roster_buildingmat	PP4. Building material of dwelling floor	discrete	numeric	
V1619	roster_roof	PP5. Building material of dwelling roof	discrete	numeric	
V1620	roster_cookfuel	PP6. Main type of energy used for cooking	discrete	numeric	
V1621	roster_electronics	PP7. Electronics owned	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1622	roster_iron	PP8. Irons owned	discrete	numeric	
V1623	roster_houseownphone	PP9a. Household owns any cellular phones	discrete	numeric	
V1624	roster_phoneaccess_or_own	PP9b. Does the house have any access to phones	discrete	numeric	
V1625	roster_accessph_only	PP9a missing. Unknown variable. Corresponds to missing values for PP9a	discrete	numeric	
V1626	roster_beds	PP10. Beds/mattresses owned by household	discrete	numeric	

Zambian Financial Diaries Project 2015 Transactions Anonymised V1.0

Content	This file contains the transactions data generated by the financial diaries project paper instrument.
Cases	124017
Variable(s)	40
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V1627	HHID	HHID	discrete	character	
V1628	RespID	Respondent ID	discrete	character	
V1629	Week	Week in which transaction occurred	contin	numeric	
V1630	transact_id	Transaction ID	discrete	character	
V1631	transact_interview_id	Interview ID	discrete	character	
V1632	transact_gender	Gender of respondent conducting transaction	discrete	numeric	
V1633	transact_age	Age of respondent conducting transaction	contin	numeric	
V1634	transact_livelihood1	Livelihood of respondent category 1	discrete	numeric	
V1635	transact_livelihood1a	Livelihood of respondent category 1a	discrete	numeric	
V1636	transact_livelihood2	Livelihood of respondent category 2	discrete	numeric	
V1637	transact_level1	Category of other party in transaction 1	discrete	numeric	
V1638	transact_level2	Category of other party in transaction 2	discrete	numeric	
V1639	transact_level3	Category of other party in transaction 3	discrete	numeric	
V1640	transact_date_start	Beginning of week date	discrete	character	
V1641	transact_date_end	End of week date	discrete	character	
V1642	transact_day	Day of transaction	discrete	numeric	
V1643	transact_day_count	If multiple transactions in week, how many occurred	discrete	numeric	
V1644	transact_type	Transaction type	discrete	numeric	
V1645	transact_std_item	Item in transaction	discrete	character	
V1646	transact_quantity	Quantity of item in transaction	contin	numeric	
V1647	transact_unit	Unit of measurement of item in transaction	discrete	character	
V1648	transact_amount	Value of transaction in ZMK	contin	numeric	
V1649	transact_person_transacting	Person transaction	discrete	numeric	
V1650	transact_exch_place	Place at which exchange occurred	discrete	character	
V1651	transact_exchange_location	Geographic location at which exchange occurred	discrete	character	
V1652	transact_exchange_whom	With whom the transaction occurred	discrete	character	
V1653	transact_comment	Comment on transaction	discrete	character	
V1654	transact_item_cat	Category of item in transaction	discrete	numeric	

ID	Name	Label	Type	Format	Question
V1655	transact_purpose	Purpose of item transaction	discrete	numeric	
V1656	transact_region	Region transaction occurred	discrete	numeric	
V1657	transact_exchange_gender	Gender of person with or institution with whom transaction occurred	discrete	numeric	
V1658	transact_channel	Channel through which money was exchanged	discrete	numeric	
V1659	transact_method	Method of transaction	discrete	numeric	
V1660	transact_barter_std_item	Item in transaction if barter	discrete	character	
V1661	transact_barter_quantity	Quantity of item in transaction if barter	contin	numeric	
V1662	transact_barter_unit	Unit of measurement of item if barter	discrete	character	
V1663	transact_barter_amount	Value of item in transaction in ZMK if barter	contin	numeric	
V1664	transact_barter_item_cat	Category of item if barter	discrete	numeric	
V1665	transact_barter_purpose	Purpose of transaction if barter	discrete	numeric	
V1666	transact_channel_specified	Specifics of channel through which money was exchanged	discrete	numeric	

Documentation

Questionnaires

ZFDP 2015 Enrolment Questionnaire

Title	ZFDP 2015 Enrolment Questionnaire
Date	2014-01-01
Country	Zambia
Language	English
Description	This is the enrolment/screening questionnaire used to generate the data in the roster data file.
Filename	ZFDP 2015 Enrolment Questionnaire.docx

Financial Diaries Instrument Instructions

Title	Financial Diaries Instrument Instructions
subtitle	Data Sheet Field Entry
Date	2014-01-01
Country	Zambia
Language	English
Description	This document provides both the input instructions and the datasheet for the primary survey instrument of the ZFDP 2015. Most of the dataset in this dataset was generated using this document.
Filename	ZFDP 2015 Paper instrument instructions.pdf

ZDFP 2015 Cross-sectional survey

Title	ZDFP 2015 Cross-sectional survey
Date	2015-01-01
Country	Zambia
Language	English
Description	This spreadsheet contains the cross-sectional survey administered towards the end of the data collection process of the ZFDP 2015.
Filename	ZFDP 2015 Cross-sectional Survey.xlsx

Reports

Zambia Financial Diaries: Managing Money in the Face of Risk and Uncertainty

Title	Zambia Financial Diaries: Managing Money in the Face of Risk and Uncertainty
Author(s)	Guy Stuart, Eric Noggle, Conor Galagher
Date	2016-07-01
Country	Zambia
Language	English
Contributor(s)	Joanna Ledgerwood, Irma Grundling
Publisher(s)	Microfinance Opportunities Financial Services Deepening Zambia
Description	This report contains descriptive statistics, information on methodology, and insights from the primary investigators on the results of their analysis of the ZFDP 2015.
Filename	ZFDP 2015 Report.pdf

Zambia Financial Diaries: Interim Report

Title	Zambia Financial Diaries: Interim Report
Author(s)	Guy Stuart, Eric Noggle, Conor Galagher
Date	2016-02-01
Country	Zambia
Language	English
Contributor(s)	Joanna Ledgerwood Irma Grundling
Publisher(s)	Microfinance Opportunities Financial Services Deepening Zambia
Description	This report containts descriptive statistics, information on methodology, and insights from the primary investigators on the results of their analysis of the ZFDP 2015. This report was generated before all of the data was available to them.
Filename	ZFDP 2015 Interim Report.pdf

Technical documents

FSDZ Zambian Financial Diaries Project 2015 User Guide

Title	FSDZ Zambian Financial Diaries Project 2015 User Guide
subtitle	Version 1.1
Author(s)	Alex Montgomery
Date	2016-12-01
Country	South Africa
Language	English
Publisher(s)	DataFirst
Description	This guide aims to achieve the following: Document the relationship between all of the aspects of the data generating process and the data files, concisely convey the kinds of information available in each data file, empower users of the data to quickly and easily connect the various data files with one another, and povide a single resource for users interested in understanding and using this study or their own research.
Filename	ZFDP 2015 User Guide v1.1.pdf