

**DATA APPENDIX TO:
"CAUSE AND EFFECT OF FINANCIAL ACCESS:
CROSS-COUNTRY EVIDENCE FROM THE FINSCOPE SURVEYS"**

Data Appendix: Variable Construction

Table 1.1: South Africa (2006)												
		Financial Access Categorisation					Category					
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance		
Bank Products	Mzansi account	X					X					
	ATM card	X					X					
	Debit card/Cheque card	X					X					
	Savings book at a bank	X						X				
	Post Bank account/Post Office savings account	X					X	X				
	Savings/Transaction account	X					X					
	Current or Cheque account	X										
	Credit Card – Visa/Master/American, Express/Diners Club	X					X		X			
	Fixed Deposit bank account	X						X				
	Personal garage card/Petrol card	X					X					
	Money market account	X						X				
	Cell phone banking e.g. MTN, Banking, Wizzit, FNB/	X					X					
	Sent Money transfer—bank	X					X					
	Sent Money transfer—MTO	X					X					
	Credit	Sent Money transfer--courier, bus company, shop			X			X				
Money transfer--friend and family					X		X					
Housing		Home loan from bank or bond/mortgage to pay for a house	X							X		
		Home loan from bank or bond/mortgage to build, extend or improve a house	X							X		
		Loan from microlender to buy a house			X					X		
		Loan from microlender to improve a house			X					X		
		Loan from government to buy a house			X					X		
		Loan/subsidy from government to build or extend a house			X					X		
		Loan from employer/friend/family/ to buy a house			X					X		
		Loan from employer/friend/family/ to build or extend a house			X					X		
		Other Credit	Personal loan from a bank	X							X	
			Loan from friend or family					X			X	
Loan from an employer					X					X		
Loan from a micro-lender e.g. African Bank, Credit Indemnity, Capitec Bank, Teba Bank				X						X		
											X	

	Loan from an informal money lender, e.g. a mashonisa/cash loan			X			X
	Borrowed money from a stokvel/umgalelo/savings club (not your contribution)		X				X
	Loan from local spaza			X			X
	Vehicle or car finance through bank or dealer	X	X	X			X
	Vehicle or car finance from elsewhere e.g. personal loan, mashonisa, micro-finance						X
	Overdraft facility						X
Retail Credit	Store card where you buy on account and pay later e.g. Edgars, Sales House		X				X
	Loyalty card that gives you cash back, such as Clicks, Edgars Cash Card		X				X
	Other club or loyalty cards such as Voyager, Ster Kinekor, Kaizer Chiefs, Nu Metro		X				X
	Retail/Hire Purchase store account for the purchase of household goods, e.g. fridge or bed, which has a fixed credit limit, a fixed repayment period and fixed instalment amount			X			X
Insurance							
Funeral	Funeral policy from a shop or store e.g. Edgars, Sales House, Jet		X				X
	Funeral cover through an undertaker/funeral parlour		X				X
	Funeral policy with an insurance company		X				X
	Funeral policy with a broker		X				X
	Funeral policy with a bank	X					X
	Funeral policy with an administrator, e.g. The Best Funeral Practice		X				X
	Funeral cover/insurance from your current employer		X				X
Asset	Belong to a burial society			X			X
	Vehicle or Car insurance		X				X
	Insurance for a caravan or trailer		X				X
	Insurance for jewellery		X				X
	Insurance for a boat		X				X
	Insurance for hand tools or agricultural equipment		X				X
	Household content insurance (not jewellery)		X				X
	Shack Insurance		X				X
	Cell phone insurance		X				X
	Travel insurance		X				X
	Home owners' insurance (e.g. insurance on building)		X				X
	Credit insurance that pays your credit repayments if you are unable to pay		X				X
Life	Legal insurance, e.g. Legal Aid		X				X
	Life insurance/assurance policy with an institution/		X				X
	Life cover/credit life to pay off any money that you owe when you die		X				X
Loss of Earnings	Disability insurance with an institution		X				X
	Disability cover from your employer		X				X
	Dreaded disease/critical		X				X

	illness insurance								
	Professional insurance (in the event of loss of earnings) (NOTE: Not UIF)		X						X
	Debtors insurance		X						X
Savings									
Retirement	Retirement annuity		X					X	
	Provident fund		X					X	
	Pension fund		X					X	
Insurance									
Medical	Medical aid/scheme		X						X
	Hospital plan		X						X
	Medical insurance		X						X
Investments	Unit trust		X					X	
	Education policy/plan		X					X	
	Investment/savings policy		X					X	
	Endowment policy with death and/or disability cover		X					X	
Savings Clubs	Stokvel/umgalelo/savings club				X			X	
	Other savings club (e.g. church club)						X	X	

Table 1.2: Botswana										
		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	ATM card						X			
	Debit card/Cheque card	X					X			
	Savings book at a bank	X						X		
	Savings/Transaction account	X					X	X		
	Current or Cheque account	X					X			
	Credit Card – Visa/Master/American Express/Diners Club	X								X
	Fixed Deposit bank account	X						X		
	Personal garage card/Petrol card	X					X			
	Money market account	X						X		
	Sent Money transfer--bank	X					X			
	Sent Money transfer--MTO			X			X			
	Sent Money transfer--courier, bus company, shop				X		X			
	Money transfer--friend and family					X	X			
	Credit									
Housing	Home loan from bank or bond/mortgage to build, extend or improve a house	X								X
	Loan from government to buy a house			X						X
	Loan from employer/friend/family to buy a house			X						X
Other Credit	Personal loan from a bank	X								X
	Loan from friend or family					X				X

	Loan from an employer		X			X	
	Loan from a micro-lender e.g. African Bank, Credit Indemnity, Capitec Bank, Teba Bank		X			X	
	Loan from an informal money lender, e.g. a mashonisa/cash loan shop motshele				X	X	
	Vehicle or car finance through bank or dealer	X				X	
	Overdraft facility	X				X	
	Loan from government scheme for business				X	X	
Retail Credit	Store card where you buy on account and pay later e.g. Edgars, Sales House		X			X	
	Loyalty card that gives you cash back, such as Clicks, Edgars Cash Card		X			X	
	Other club or loyalty cards such as Voyager, Ster Kinekor, Kaizer Chiefs, Nu Metro		X			X	
Insurance							
Funeral	Funeral cover through an undertaker/funeral parlour		X				X
	Funeral policy with an insurance company		X				X
	Funeral cover/insurance from your current employer		X				X
Asset	Belong to a burial society				X		X
	Vehicle or Car insurance		X				X
	Household content insurance (not jewellery)		X				X
	Cell phone insurance		X				X
	Travel insurance		X				X
	Home owners' insurance (e.g. insurance on building)		X				X
	Credit insurance that pays your credit repayments if you are unable to pay		X				X
	Legal insurance, e.g. Legal Aid		X				X
Life	Personal injury/ accident		X				X
	Life insurance/assurance policy with an institution		X				X
Loss of Earnings	Life cover/credit life to pay off any money that you owe when you die		X				X
	Disability insurance with an institution		X				X
	Disability cover from your employer		X				X
	Dreaded disease/critical illness insurance		X				X
	Debtors insurance		X				X
Savings							
Retirement	Retirement annuity		X			X	
	Provident fund		X			X	
	Pension fund		X			X	
Insurance							
Medical	Medical aid/scheme		X				X
	Hospital plan		X				X

investments	Medical insurance		X				X
	Education policy/plan		X			X	
	Endowment policy with death and/or disability cover		X			X	
Savings Clubs	Treasury bills	X				X	
	Offshore investment		X			X	
	Stokvel/umgalelo/savings club			X		X	
	Other savings club (e.g. church club)				X	X	

Table 1.3: Namibia

		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	Debit card	X					X			
	Savings book at a bank	X						X		
	Nampost savings bank account	X					X	X		
	Transaction account	X					X			
	Current or Cheque account	X								X
	Credit Card – Visa/Master/American Express/Diners Club	X							X	
	Fixed Deposit bank account	X					X			
	Personal garage card/Petrol card	X							X	
	Money market account	X					X			
	Sent Money transfer--bank	X					X			
	Sent Money transfer--MTO				X		X			
	Sent Money transfer--courier, bus company, shop					X	X			
	Money transfer--friend and family						X			X
	Housing	Home loan from bank or bond/mortgage to pay for a house	X							
Grant from government to buy house					X					X
Personal loan from a bank										X
Other Credit	Loan/gift from friend or family to start business	X								X
	Loan from an employer				X					X
	Loan from a micro-lender e.g. African Bank, Credit Indemnity, Capitec Bank, Teba Bank					X				X
	Loan from an informal money lender, e.g. a mashonisa/cash loan shop								X	X
	Borrowed money from a stokvel/umgalelo/savings club (not your contribution)								X	X
	Vehicle or car finance through bank or dealer	X								X
	Overdraft facility	X								X
	Loan from government scheme for business					X				X
	Store card where you buy on account and pay later					X				X
	Retail Credit									

	e.g. Edgars, Sales House			
	Loyalty card that gives you cash back, such as Clicks, Edgars Cash Card	X		X
	Other club or loyalty cards such as Voyager, Ster Kinekor, Kaizer Chiefs, Nu Metro	X		X
	Retail/Hire Purchase store account for the purchase of household goods, e.g. fridge or bed, which has a fixed credit limit, a fixed repayment period and fixed instalment amount	X		
Insurance				
Funeral	Funeral cover through an undertaker/funeral parlour	X		X
	Funeral policy with an insurance company	X		X
	Funeral cover/insurance from your current employer	X		X
	Belong to a burial society		X	X
Asset	Vehicle or Car insurance	X		X
	Household content insurance (not jewellery)	X		X
	Cell phone insurance	X		X
	Home owners' insurance (e.g. insurance on building)	X		X
	Credit insurance that pays your credit repayments if you are unable to pay	X		X
	Legal insurance, e.g. Legal Aid	X		X
Life	Life insurance/assurance policy with an institution	X		X
	Life cover/credit life to pay off any money that you owe when you die	X		X
Loss of Earnings	Disability insurance with an institution	X		X
	Disability cover from your employer	X		X
	Dreaded disease/critical illness insurance	X		X
	Debtors insurance	X		X
Savings				
Retirement	Retirement annuity	X		X
	Provident fund	X		X
	Pension fund	X		X
Insurance				
Medical	Medical aid/scheme	X		X
	Hospital plan	X		X
	Medical insurance	X		X
investments	Education policy/plan	X		X
	Endowment policy with death and/or disability cover	X		X
Savings Clubs	Savings club/Okwiiumbila		X	X

Table 1.4: Tanzania

		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	ATM card	X					X			
	Debit card/Cheque card	X					X			
	Post Bank account/Post Office savings account	X					X	X		
	Savings/Transaction account	X					X	X		
	Current or Cheque account	X					X			
	Fixed Deposit bank account	X						X		
	Remittances through FI where you hold account	X					X			
	Remittances through FI where you don't hold account			X			X			
	Sent Money transfer--courier, bus company, shop				X		X			
	Money transfer--friend and family						X			
Credit										
Housing	Loan from FI to buy a house	X						X		
Other Credit	Personal loan from a bank	X							X	
	Loan from friend or family								X	
	Loan from an employer			X					X	
	Loan from a micro-lender e.g. African Bank, Credit Indemnity, Capitec Bank, Teba Bank		X						X	
	Loan from an informal money lender, e.g. a mashonisa/cash loan shop SACCO		X		X				X	
	Loan from local spaza				X				X	
	Vehicle or car finance through bank or dealer	X							X	
	Govt inst e.g. student loan				X				X	
	Business loan	X							X	
	Retail Credit	Retail/Hire Purchase store account for the purchase of household goods, e.g. fridge or bed, which has a fixed credit limit, a fixed repayment period and fixed instalment amount			X					X
Insurance										
Funeral	Vehicle or Car insurance			X					X	
Asset	Household content insurance (not jewellery)			X					X	
	Building insurance			X					X	
Life	Life insurance/assurance policy with an institution			X					X	
Loss of Earnings										
Savings										
Retirement	Retirement annuity			X				X		
	Provident fund			X				X		

Insurance	Pension fund			X				X	
	Medical investments	Medical insurance			X				X
		Education policy/plan			X			X	
		Insurance schemes			X			X	
	Savings Clubs	Merry go round				X		X	
		Savings with a group of friends					X	X	
		Savings at MFI		X				X	
		Savings at SACCO		X				X	
		Savings at ASCA					X	X	
		Savings given to family or friends to keep					X	X	
		Savings you keep in a secret hiding place						X	
		Employer savings schemes			X			X	
		Savings in kind					X	X	

Table 1.5: Uganda										
		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	ATM card						X			
	Debit card/Cheque card	X					X			
	Voluntary/ compulsory at any FI	X					X	X		
	Current or Cheque account	X					X			
	Credit Card – Visa/Master/American Express/Diners Club	X							X	
Credit	Fixed Deposit bank account	X						X		
	Housing								X	
	Other Credit								X	
		Overdraft facility	X						X	
Retail Credit	Services obtained on credit Retail/Hire Purchase store account for the purchase of household goods, e.g. fridge or bed, which has a fixed credit limit, a fixed repayment period and fixed instalment amount				X				X	
	Goods obtained on credit								X	
Insurance	Funeral									
	Asset			X						X
		Vehicle or Car insurance			X					X
		Household content insurance (not jewellery)			X					X
		Home owners' insurance (e.g. insurance on building)			X					X
	Life	Life assurance/insurance or funeral cover			X					X
	Loss of Earnings	Disability insurance with an institution			X					X
	Disability cover from your employer			X					X	
	Personal injury			X					X	

Savings									
Retirement	Retirement annuity			X					X
Insurance									
Medical	NSSF insurance			X					X
investments	Medical insurance Investment account (shares, etc)			X					X
Savings Clubs	Education insurance Stokvel/umgalelo/savings club					X			X
	Savings given to family or friends to keep							X	X
	Savings you keep in a secret hiding place								X

Table 1.6: Zambia										
		Financial Access Categorisation					Category			
		Formal Banked	Semi- Formal	Formal not Banked	Informal - Org.	Informal- Personal	Transactions	Savings	Credit	Insurance
Bank Products	ATM card	X					X			
	Visa electron account	X					X			
	Savings/Transaction account	X					X	X		
	Current or Cheque account	X					X			
	Credit Card – Visa/Master/American Express/Diners Club	X								X
	Fixed Deposit bank account	X						X		
	24 hour call account	X						X		
	Bank account outside Zambia									
	Money transfer			X	X	X	X			
	Credit									
Housing	Loan from bank to buy a house	X								X
	Loan from a Government Scheme to buy a house			X						X
Other Credit	Loan from family / friend to buy a house			X						X
	Loan from an employer to buy a house			X						X
	Personal loan from bank	X								X
	Loan from family / friend to buy a vehicle								X	X
	Other loan from family / friend								X	X
	Other loan from employer			X						X
	Loan from an informal money lender / Kaloba	X								X
	Loan from Savings Club / Chilimba			X	X					X
Retail Credit	Overdraft facility	X								X
Insurance										
Funeral	Funeral insurance			X						X
Asset	Motor Vehicle Insurance			X						X

	Domestic / Household Insurance		X		X
	Travel Insurance		X		X
	Property Insurance		X		X
	Money Insurance		X		X
	All Risks Insurance		X		X
Life Loss of Earnings	Personal Injury / Accident Insurance		X		X
Savings					
Retirement	Pension / NAPSA		X		X
Insurance					
Medical	Health cover (doctor)		X		X
	Medical Insurance		X		X
Investments	Unit trust/		X		X
	Treasury bills	X			X
	Invest in other countries		X		X
Savings Clubs	Savings at MFI		X		X
	Invest in agric uses		X		X

Table 1.7: Rwanda										
		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	Bank account						X	X		
	Savings book at a bank	X						X		
	Savings account at a bank	X						X		
	ATM card	X					X			
	Debit Card	X					X			
	Cheque card	X					X			
	Current or Cheque account	X					X	X		
	Credit Card	X					X			
Credit	Loan from Bank (e.g. Bank Kigali, BCR, BNR)	X							X	
	Loan from Insurance company			X					X	
	Loan from Micro finance institution		X						X	
	Loan from Employer			X					X	
	Loan from Family or friends or someone in the community					X			X	
	Loan from A shop or agricultural co-operative or caisse d'entreeor money lender or banque lambert or tontine or ikimina						X			X
										X
										X

Retail Credit	Overdraft facilities	X						X	
Insurance									
Funeral									
Asset	Third party insurance			X					X
	Household insurance			X					X
	Other insurance			X					X
Life	Life insurance			X					X
Loss of Earnings									
Savings									
Retirement	Pension fund			X				X	
Insurance									
Medical									
Investments									
Savings Clubs	Membership of Caisse d'Entre		X					X	
	Membership or Tontine or ikamina or umuryango		X					X	
	Give to someone else for safe keeping					X		X	
	Keep cash at home or in a secret hiding place							X	
	Savings account at a agricultural co-op		X					X	
	Capital/stock market (including Treasury bonds)	X						X	
	Savings at a post office	X						X	
	Savings at a microfinance institution (MFI)		X					X	

Table 1.8: Kenya

		Financial Access Categorisation					Category			
		Formal Banked	Semi-Formal	Formal not Banked	Informal - Org.	Informal-Personal	Transactions	Savings	Credit	Insurance
Bank Products	ATM card						X			
	Debit card/Cheque card	X					X			
	Post Bank account/Post Office savings account	X					X	X		
	Savings/Transaction account/ Current or Cheque account	X					X	X		
	Credit Card – Visa/Master/American Express/Diners Club	X							X	
	Fixed Deposit bank account	X						X		
	Sent Money transfer--bank	X					X			
	Sent Money transfer--MTO			X			X			
	Sent Money transfer--courier, bus company, shop				X		X			
	Money transfer--friend and family						X			
Credit									X	

Housing	Loan to buy/build house from bank	X							X
	Loan to buy/build house from building society	X							X
Other Credit	Loan from government to buy a house			X					X
	Personal loan from a bank	X							X
	Loan from friend or family							X	
	Loan from an employer						X		
					X				X
	Loan from a micro-lender e.g. African Bank, Credit Indemnity, Capitec Bank, Teba Bank		X						X
	Loan from an informal money lender, e.g. a mashonisa/cash loan shop					X			X
	Loan from a SACCO		X						X
	Loan from an ASCA					X			X
	Local shop/supplier that allows you to take goods/services on credit					X			X
Retail Credit	Overdraft facility	X							X
	Loan from government institution					X			X
	Other club or loyalty cards such as Voyager, Ster Kinekor, Kaizer Chiefs, Nu Metro				X				X
	Retail/Hire Purchase store account for the purchase of household goods, e.g. fridge or bed, which has a fixed credit limit, a fixed repayment period and fixed instalment amount				X				X
Insurance									
Funeral									
Asset	Vehicle or Car insurance			X					X
	Household content insurance (not jewellery)			X					X
	Home owners' insurance (e.g. insurance on building)			X					X
Life	Life insurance/assurance policy with an institution			X					X
	Disability insurance with an institution			X					X
Loss of Earnings	Other long term insurance			X					X
	Government social security NSSF			X			X		
Savings									
Retirement	Retirement annuity			X			X		
Insurance									
Medical	Medical insurance			X					X
investments	Education policy/plan			X			X		
Savings Clubs	Savings at ROSCA				X		X		
	Savings with a group of friends					X		X	
	Savings at MFI		X				X		
	Savings at SACCO		X				X		
	Savings at ASCA					X		X	
	Savings given to family or friends to keep					X		X	

Savings you keep in a secret hiding place	X
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Table 2: Universal Scale for Education

	Botswana	Kenya	Namibia	Rwanda	South Africa	Tanzania	Uganda	Zambia
1 No formal education	No formal education	None	No formal education	No formal education	No formal education	No formal schooling	Did not complete P1	No formal education
2 Some primary school	Some primary school	Some primary	Incomplete Primary School	Primary grade	Some primary school	Pre-primary	Completed P1, P2, P3, P4, P5, P6	Some primary school
3 Primary school completed	Primary school completed	Primary completed	Primary School (completed)	Primary grade	Primary school completed	Primary	Completed P7	Primary school completed
4 Some secondary school	Some high school	Some secondary	Incomplete Secondary School	Secondary 1-3	Some high school Matriculated	Post primary training	Completed S1, S2, S3, S4, S5	Some secondary school
5 Secondary school completed	High school completed	Secondary completed	Secondary School (completed)	Secondary 4-6		Secondary	Completed S6	Secondary school completed
6 Professional Qualification or equivalent	Any other post-matric qualification other than university	Technical training after secondary		Vocational training	Any other post-matric qualification, Some technical training, e.g. carpentry, motor mechanics, Credits from a technikon or other tertiary education, Completed apprenticeship/technical training, e.g. carpentry, motor mechanics	Post secondary training	Specialised training or certificate, Specialised training or diploma	Professional Qualification or equivalent
7 Some university	Some university		6 = Incomplete Tertiary Level		Some university			Some College, Some College completed, Some University
8 University completed	University completed	University	7 = Tertiary level (completed)	University or other higher education	University completed	University	Completed degree and above	University Completed

Table 3: Financial Sector Knowledge

	Botswana	Namibia	South Africa	Tanzania	Rwanda	Uganda	Zambia
Question	Heard of 14 Banks and understand 6 types of financial Institution	16 different financial products mentioned	16 different financial products mentioned	9 different financial products mentioned	17 different financial products mentioned	Answer to Question on Inflation Increase in prices - what is it called?	28 different financial products mentioned
Responses	Two points for 'understand'	Two points for 'heard of and understand'	Two points for 'heard of and understand'	Two points for 'heard of and understand'	Two points for 'heard of and understand'	Inflation = 20 Cost of living = 16, Consumer Price Index = 16	Two points for 'heard of and understand'
	One point for 'heard of'	One point for 'heard of'	One point for 'heard of'	One point for 'heard of'	One point for 'heard of'		One point for 'heard of'
	Zero for 'never heard of/ don't understand'	Zero for 'never heard of'	Zero for 'never heard of'	Zero for 'never heard of'	Zero for 'never heard of'	Scarcity = 14 Price fluctuation = 12 Tax = 10 Poor Financial management = 8 Price legislation = 6, Development = 6	Zero for 'never heard of'
						Budget = 4 Removal of graduated tax = 2, Interest = 2 Population increase = 2, Corruption = 2	
						Privatization = 2 Third term = 0, Don't know = 0	

Table 4: Time to Store							
	Botswana	Namibia	Rwanda	South Africa	Tanzania	Uganda	Zambia
	1= Under 5 minutes	1 = Less than 15 minutes	1 = Under 10 minutes	1 = Under 5 minutes	1 = Under half an hour	Time to bank available but only for the banked	1 = Under 5 minutes
	2 = About 5 minutes	2 = Between 15 and 30 minutes	2 = About 10 to 20 minutes	2 = About 5 minutes	2 = Over half an hour to 1 Hour		2 = About 5 minutes
	3 = About 10 minutes	3 = Between 30 and 60 minutes	3 = About 20 to 30 minutes	3 = About 10 minutes	3 = Over 1 hour to 2 hours		3 = About 10 minutes
	4 = About 15 to 20 minutes	4 = Between one hour and half a day	4 = About 30 to 45 minutes	4 = About 15 to 20 minutes	4 = Over 2 hour to 3 hours		4 = About 15 to 20 minutes
	5 = About 20 to 30 minutes	5 = Half a day to a day	5 = About 1 hour	5 = About 20 to 30 minutes	5 = Over 3 hour to 4 hours		5 = About 20 to 30 minutes
	6 = About 30 to 45 minutes	6 = More than a day	6 = About 1.5 hours	6 = About 30 to 45 minutes	6 = At least half a day		6 = About 30 to 45 minutes
	7 = About an hour or more		7 = About 2 hours	7 = About an hour or more	7 = At least one day		7 = Between one and two hours
			8 = About 2.5 hours		8 = Over one day	8 = Up to a day	
			9 = About 3 hours				
			10 = About 4 hours				
			11 = About 5 hours				
			12 = About 6 hours				
			13 = 7 hours or more				

Table 5: Mobile Phone Variable

	Botswana	Kenya	Namibia	Rwanda	South Africa	Tanzania	Uganda	Zambia
Question	And, which of these products and services that you have access to, do you personally make use of?	Which of the following statements describes your current usage of a mobile/cell phone? Is it?	Which of these products and services do you personally make use of?	Thinking about your household, please tell me which, if any, of the following things are presently in your household?	Which of these products and services do you personally make use of?	Thinking about cell phones, which statement best describes you?	N/A	Please tell me which of the following you have access to now. And, of these products and services that you have access to, which ones do you personally make use of regularly?
Responses	Access to Cell phone	You do not have your own mobile/cell phone but you use a family member's or friends mobile/cell phone/	Pre-paid cell phone	Only one cellphone	Pre-paid cell phon	You do not have your own cell phone but you someone elses who lives in your house phone		Cellphone
	Personal Use Cell phone	You have your own mobile/cell phone which you use	Contract cell phone	More than one cellphone	Contract cell phone	You have your own cell phone and you use a prepaid card		
			Business cell phone		Business cell phone	You have your own cell phone and you have a contract		
						You have a company cellphone		

