

---

# FINANCE AND CREDIT VARIABLES IN HOUSEHOLD SURVEYS OF DEVELOPING COUNTRIES

Leonardo Gasparini      Federico Gutiérrez  
Alejandro Támara      Leopoldo Tornarolli

*CEDLAS* \*  
*Universidad Nacional de La Plata* \*\*

Guido Porto  
*The World Bank*

This version: May, 2005

---

## *Abstract*

We put together a large dataset containing microdata from 107 household surveys of 44 developing countries in Latin America, the Caribbean, Eastern Europe, Africa and Asia. The database has information on financial and credit variables, and on demographics, education, living standards (consumption and/or income), and labor market variables. The resulting dataset is a powerful instrument for analyzing financial issues in a microdata panel framework. This document describes the main features of the dataset and reports the coverage of finance and credit variables in household surveys of developing countries.

*Keywords:* household surveys, finance, credit, developing countries, microdata

---

\* Centro de Estudios Distributivos, Laborales y Sociales, Universidad Nacional de La Plata. Address: Facultad de Ciencias Económicas (UNLP), Calle 6 entre 47 y 48, oficina 516, 1900 La Plata, Argentina. Web page: [www.depeco.econo.unlp.edu.ar/cedlas.htm](http://www.depeco.econo.unlp.edu.ar/cedlas.htm). E-mail: [cedlas@depeco.econo.unlp.edu.ar](mailto:cedlas@depeco.econo.unlp.edu.ar)

\*\* We are grateful to the outstanding research assistance of Betiana Avella, Rafael Brigo, Monserrat Bustello, Elena Cadelli, Rocío Carbajal, Joaquín Coleff, Román Fossati, Carolina García Domench, Manuel Gavernet, Pablo Gluzmann, Danila Goisen, Victoria Fazio, Gimena Ferreyra, Francisco Haimovich, María Hlaczik, Matias Horenstein, Javier Ibarlucía, Natalia Laguyas, César Mateo, Agustina Montobbio, Sergio Olivieri, Ana Pacheco, Nicolas Parlamento, Georgina Pizzolito, Julieta Pron, Damián Sainz de Aja, Alejandra Trucchia, Héctor Zacarías, Evelyn Vezza, Hernán Winkler, Nicolás Zannini, and Juan Zoloa.

## 1. Introduction

Most countries in the world carry out household surveys that provide useful information on the living standards of their population. These surveys usually collect information on demographic, housing, labor and education variables. They also ask questions that allow the analyst to construct measures of individual living standards, usually household consumption or income. In some countries the surveys include long questionnaires aimed at collecting information on a wide range of issues: migration, health, public programs, and so on. Although it is not a general practice, several countries also include questions on finance and credit variables.

We put together a large dataset containing microdata from 107 household surveys of 44 developing countries in Latin America, the Caribbean, Eastern Europe, Africa and Asia. The database has information on financial and credit variables, and on demographics, education, living standards (consumption and/or income), and labor market variables. The resulting dataset is a powerful instrument for analyzing financial and credit issues in a microdata panel framework. In particular, the dataset is intended to be used as an input for studying finance issues in a cross household-survey framework.

Most cross-country economic analyses use aggregate country data. Although in many contexts useful, this type of analysis fails to capture and to take advantage of the heterogeneity within each country. Recently, some authors have proposed merging household surveys for different countries so that there is variability of aggregate variables and heterogeneity at the country level.<sup>1</sup> Household surveys are the main source of information for many relevant economic variables such as consumption, income, education, employment, and some finance and credit variables. By merging household surveys for different countries, this *cross-household-survey* type of analysis combines variability of aggregate variables and heterogeneity at the country level.

The main limitation to this approach is the unavailability of databases with microdata from household surveys of a large number of countries/years with a relative standard definition of variables. The main objective of this project is to contribute to the filling of that gap, and hence to promote the study of finance and other issues with a cross-household-survey approach.

The rest of the document is organized as follows. Section 2 describes the main features of the dataset, discusses the issue of comparability, and lists the countries/years included. Section 3 summarizes the non-financial variables included in the dataset, while section 4 reports the financial questions available in the surveys of developing countries around the world.

---

<sup>1</sup> See Behrman et al. (2003), and Gasparini et al. (2004) among others.

## 2. The Data

The MFS (Microdata for Financial Studies) is a set of relatively homogeneous household surveys especially prepared to study finance and credit issues in developing countries. The principal advantage of the MFS is that it allows cross-country studies using microdata at the individual/household level.

The MFS contains information for 44 countries located in Africa, Asia, Eastern Europe, Latin America and the Caribbean in selected years since the early 1990s. Appendix A list the countries/years involved in the project. The dataset includes 17 countries from Latin America, 4 from the Caribbean, 9 from Eastern Europe and Central Asia, 10 from Africa and 4 from Asia.

The original sources of information are the household surveys carried out in these countries. Since the structure and the contents of surveys widely vary across countries, a standardization process is required in order to allow the handling of the data and the comparison of variables across countries/years. The MFS is the result of this process of standardization. In each country/year the same variables are defined containing roughly the same concepts.

The homogenization process is not always simple. In some circumstances it is straightforward, and results in perfectly comparable concepts (e.g. age or gender). Instead, in many other circumstances the standardization process is more complicated, leading to non-perfectly comparable concepts. For example, the survey questions needed to calculate the level of household consumption significantly vary across countries, and sometimes within a country over time. While in some countries only food and non-durable goods are considered, other countries have also information for durable goods and housing. Additionally, the period of recall ranges from one week in some countries to one year in others. In these cases, the concept behind the consumption variable will inevitably differ among countries.

We have made substantial efforts to make all the variables as comparable as possible across countries/years. Since, of course, differences remain, we will provide the user with a list of the particularities of each survey that (s)he may want to take into account for her/his research. For instance, by knowing the recall period, the researcher may add a dummy to the regression for household surveys where the period of recall is, say, one year. We also provide the user with the Stata do files applied in each country/year. In fact, the MFS contains for each country/year (i) the original household survey microdata, (ii) the Stata do file that processes the survey, and (iii) the resulting processed dataset. In that way, the user knows how each variable was generated, and can easily modify the definition if wanted. See Appendix C for details.

Since differences in the content of variables persist after the homogenization process, it is very important to understand the particularities of each survey and evaluate if they

could bias the results of the study. Because a general approach is not possible, this aspect should be considered at the beginning of each research project, taking into account the characteristics and objectives of the study.

The common variables in the databases of the MFS can be classified into six groups: (i) identification, (ii) demographics, (iii) educational variables, (iv) labor variables, (v) consumption-income variables and (vi) financial variables. Five of these groups correspond to non-financial variables and are briefly introduced in the next section.

### **3. Non-finance variables**

Identification variables are those that allow the identification of a household within a survey, in a geographical area or in the year of the interview. The standardization of these variables facilitates the handling of data. Appendix B lists the identification variables included in the MFS.

Demographics are the most comparable variables across surveys. They include individual characteristics such as age, gender and marital status, as well as household characteristics such as size.

Educational variables are present in all household surveys. Cross-country comparability is not as good as with the demographic variables. For each survey we compute four educational variables: a dummy variable for literacy, a dummy for school attendance, years of education, and a categorical variable for years of education (see Appendix B for definitions). Years of education are not always perfectly comparable across countries, since the educational systems and the questions included in the household surveys differ across countries.

Wherever possible we include six labor variables: labor status (employed, unemployed and inactive), a dummy for employed, hours of work in all jobs, hours of work in main job, labor relationship (employer, salaried worker, self-employed, zero wage earner), and type of firm (large, small and public). Some comparability problems arise regarding these questions. For instance, although the distinction between unemployed and inactive people is always possible in Latin America's surveys, it is very difficult and often impossible to differentiate them in African surveys. This, and other differences arise not only from different framing in the surveys, but also reflect different labor markets.

The living standard of an individual can be roughly measured by its household consumption or income adjusted for demographics. Although consumption has some advantages, it cannot be computed in all the surveys. Among the countries included in this project, the Latin American ones are certainly those in which this absence is more notorious. We follow the methodology described in Deaton and Zaidi (2003) to

construct household consumption. Whenever possible we include variables for total household consumption, food, non-food, durables and housing.

Income variables are included in all household surveys. However, in countries where markets are small and self consumption is an important part of the economy, income is a poor proxy of well-being. Whenever possible we include variables for individual labor income, non-labor income, total individual income, hourly wage, income from pensions, total household income, per capita income, and equivalent income using different equivalence scales.

#### **4. Finance variables**

As explained above, household surveys typically cover a wide spectrum of socio-economic concepts. Some of these are included in all the surveys and the questions are roughly the same. In contrast, other sections of the surveys widely vary in coverage and size across countries, depending on the characteristics of the country, and on the necessities and interests of the people that design the questionnaires. Unfortunately for this project, financial information is one of these areas. While in some countries, such as Vietnam, there is an entire financial section in the household survey, with more than twenty questions, in other countries financial information is extremely scarce. The Appendix B gives details on the financial and credit variables included in the dataset, while the Appendix D lists the relevant variables in each country/year household survey.

A great number of surveys include at least a question on whether any member of the household has an account in a financial institution. Although it would be very interesting to know more about it (such as the amount held in the account, changes of this amount or the fees paid), almost no survey gives additional information.

Probably the most frequent information on savings is the amount of interest earned. This variable reveals the presence of financial assets, and may serve as a proxy for financial accounts, when this information is not available in the household survey. Although relevant, the existence of financial institution in the community is hardly covered by surveys. Vietnam is one of the few exceptions.

Information on lending is widespread. In many surveys, especially those in African and Asian countries, this information is available for both households and enterprises. Information on lending differs among countries. Some surveys ask whether someone in the household had applied for a loan; in others, the survey asks whether someone in the household had obtained a loan; while many surveys have both questions. Additionally, several surveys ask for the amount of the loan.

In almost all the cases for which lending information is available, the survey asks about the source of the loan, as well as its purpose. It is usually also available the type of collateral required, if any, but not its monetary value. Additional information about the loan, such as interest rate, maturity, duration and amount repaid is not very common, although it can be found in the questionnaires of a small set of countries.

The information on purchases on credit is very scarce. Only few surveys cover this topic and they mainly report the presence of mortgages.

Most of the surveys in developing countries ask about remittances received or sent and their amount. Occasionally, they also ask whether a financial institution was used to transfer the payments and, rarely they ask about fees.

Most surveys ask about dwelling ownership. It is less common to find questions on the current value of the dwelling. Some surveys also ask about the ownership of other real estate assets such as farming land and buildings. As in the case of household dwelling, the monetary value of them is not always informed. In some surveys the ownership of real estate assets can be inferred from questions about incomes from rented land or buildings.

Information on inheritances is usually included in surveys, although there are large discrepancies in the definitions. The period of recall varies from one year to the entire life of the household head. Moreover, in some surveys, this concept is mixed with other extraordinary incomes, typically income from gambling.

As mentioned above, the financial information contained in household surveys is characterized by an enormous heterogeneity across countries. For this reason, defining common variables for more than 100 surveys carried out in 44 countries necessarily implies a trade-off between specificity and comparability. On the one hand, we could define variables containing very precise and specific information (e.g. current account in an official bank). However, too narrow concepts may limit the comparability among countries because each variable could only be defined in a very small set of countries. On the other hand, we could build general variables that can be defined in most surveys. However, when the concept is too general (e.g. savings), the variables could become meaningless.

For the reasons discussed above, we adopt an intermediate solution. We define a set of variables specific enough to have economic sense and broad enough to be defined in many countries. The variables are grouped into five categories: savings, lending, purchase on credit, payment of services and ownership variables. See Appendix B for details.

The categories savings and lending are subdivided into two sub-categories: household and enterprise. The reason for doing this is that in many developing countries, especially in Africa and Asia, agriculture production is carried out in the form of small enterprises owned by single households. The availability of separate information justifies this division. However, it is left to dataset users the decision of considering households and their enterprises as the same entity or as different entities.

## References

Behrman, J., Birdsall, N. and Székely, M. (2003). *Economic policy and wage differentials in Latin America*. Center for Global Development Working paper 29.

Deaton, Angus and Zaidi, *Guidelines for Constructing Consumption Aggregates for Welfare Analysis* (2002) World Bank. Washington, DC

Deaton, Angus (1997). *The Analysis of Household Surveys: A Microeconomic Approach to Development Policy*, Johns Hopkins University Press. Baltimore.

Gasparini, L, Gutiérrez, F and Porto, G (2004) *Trade and Labor outcomes in Latin America's Rural Areas, A cross-household surveys approach* World Bank, Washington, DC

Gasparini, L (2003) *Different Lives: Inequality in Latin America and the Caribbean* World Bank, Washington, DC

## Appendix A: List of countries and years included

	Country Code	Country Name	Years included			
<b><i>Latin America and the Caribbean</i></b>						
1	ARG	Argentina	1992	1998	2001	2003
2	BOL	Bolivia	1993	1997		2002
3	BRA	Brazil	1990	1995	2001	
4	CHL	Chile	1990	1996	2000	
5	COL	Colombia	1992	1996	2000	
6	CRI	Costa Rica	1992	1997	2000	2001
7	DOM	Dominican Rep.		1997		2003
8	ECU	Ecuador	1994	1998		
9	GTM	Guatemala			2000	
10	HND	Honduras	1992	1997	1999	2003
11	HTI	Haiti			2001	
12	JAM	Jamaica	1990	1996	1999	
13	MEX	Mexico	1992	1996		2002
14	NIC	Nicaragua	1993	1998	2001	
15	PAN	Panama	1995	1997	2000	2001
16	PER	Peru	1997	1999	2001	2002
17	PRY	Paraguay	1997	1999	2001	2002
18	SLV	El Salvador	1991	1998	2000	
19	SUR	Suriname			1999	
20	URY	Uruguay	1995	1998	2001	2003
21	VEN	Venezuela	1995	1998	2000	
<b><i>East Europe and Central Asia</i></b>						
22	ALB	Albania		2002		
23	ARM	Armenia	1996	2001		
24	AZE	Azerbaijan	1995			
25	BGR	Bulgaria	1995	2001		
26	KGZ	Kyrgyz	1993	1998		
27	MDA	Moldova	1998	2000	2002	
28	POL	Poland	1994	1998		
29	ROM	Romania	1994	2000		
30	UKR	Ukraine	1999	2001		
<b><i>Africa</i></b>						
31	BFA	Burkina Faso	1994	1998		
32	CIV	Cote D'Ivoire	1992	1998		
33	ETH	Ethiopia	1995	2000		
34	GHA	Ghana	1991	1999		
35	GMB	Gambia	1992	1998		
36	KEN	Kenya	1994	1997		
37	MDG	Madagascar	1999	2001		
38	MRT	Mauritania	1995	2000		
39	UGA	Uganda		1999		
40	ZMB	Zambia	1996	1998		
41	BGD	Bangladesh	1995	2000		
42	IDN	Indonesia	1993	1997	2000	
43	PAK	Pakistan	1998	2001		
44	VNM	Vietnam	1992	1998		



## Appendix B: Dictionary of common variables

---

---

### Identification variables

ID	Household code for its identification within the survey
REGION	Geographical area where the household lives
URBAN	= 1 urban area = 0 rural area
COUNTRY	Name of the country, three letters code(e.g. ARG for Argentina)
YEAR	Year of the survey
WEIGHT	Expansion factor

### Demographic variables

AGE	Age of the person in years
MALE	=1 if male =0 if female
MARRIED	= 1 if married (polygamy or monogamy) = 0 if not married
RELATION	Relation with household head
HHSIZE	Household size. Number of members
HEAD	=1 if head of the household =0 if not head of the household
SPOUSE	= 1 if spouse of the household head = 0 if not spouse of the household head
SON_DAU	= 1 if son or daughter of the household head = 0 if not son or daughter of the household head

### Educational variables

LITERATE	= 1 if read and write = 0 if do not read or write
SCHOOL	= 1 if attend school, collage or university = 0 if do not attend school, collage, university
YEDU	Years of formal education
GEDU	Educational groups : group 1 (0 to 8 years of education) group 2 (9 to 13 years of education) group 3 (13 and more years of education)

## Labor variables

LABOR	= 1 employed = 2 unemployed = 3 inactive
EMPLOYED	= 1 working = 0 not working
HOURST	Total of worked hours during the last 7 days (all jobs)
HOURSP	Total of worked hours during the last 7 days (main jobs)
RELAB	= 1 employer = 2 salaried worker (wage earner) = 3 self-employed (independent worker) = 4 zero wage
FIRM	= 1 large (more than 5 employees) = 2 small (1 to 5 employees) = 3 public administration or public firm
PUBLIC	= 1 public worker = 0 non public worker

## Consumption variables

CONS	Total household consumption during last 12 months (local currency)
CONS_PC	Per capita household consumption during last 12 months (local currency)
FOOD	Total household consumption of food during last 12 months (local currency)
FOOD_PC	Per capita household consumption of food during last 12 months (local currency)
NONFOOD	Total household consumption of non-food goods during last 12 months (local currency)
NONFOOD_PC	Per capita household consumption of non-food goods during last 12 months (local currency)
DURABLES	Total household consumption of durable goods during last 12 months (local currency)
DURABLES_PC	Per capita household consumption of durable goods during last 12 months (local currency)
HOUSING	Total household consumption of housing during last 12 months (local currency)
HOUSING_PC	Per capita household consumption of housing during last 12 months (local currency)

## Income variables

YLAB	Individual labor income, all jobs during last 12 months (local currency)
YNOLAB	Individual non-labor income during last 12 months (local currency)

YTOT	Total individual income during last 12 months (local currency)
WAGE	Hourly wage (local currency)
PENSIONS	Individual income of pensions during last 12 months (local currency)
YHTOT	Total household income during last 12 months (local currency)
YHPC	Per capita household income during last 12 months (local currency)
IEA	Equivalent income A during last 12 months (local currency)
IEB	Equivalent income B during last 12 months (local currency)
IEC	Equivalent income C during last 12 months (local currency)
IED	Equivalent income D during last 12 months (local currency)
IEE	Equivalent income E during last 12 months (local currency)

## Financial variables

### *For households*

HACCOUNT	= 1 if has any type of account with financial institution = 0 otherwise
INTDIV	Annual income of financial assets (interest, dividends and royalties)
HLOAN_APPLY	= 1 if the individual has applied for a loan during the last 12 month = 0 otherwise
HAMOUNT_APPLY	Amount of money that he or she applied for
HLOAN_REC	= 1 if he or she obtained the loan = 0 otherwise
HAMOUNT_REC	Amount of money obtained as a loan
HSOURCE	Categorical variable indicating the source of the loan (bank, relatives, etc)
HTYPE_SOURCE	= 1 if the source of the loan is a financial institution = 0 other source
HPUPOSE	Categorical variable indicating the purpose of the loan (food, education, etc)
HTYPE_PURPOSE	= 1 if the purpose of the loan if for capital investment including housing = 0 otherwise
HCOLLATERAL	= 1 if a collateral was required for obtaining the loan = 0 if no collateral was required
PURCHC	= 1 if the individual has purchased on credit during the last 12 months = 0 otherwise
REMIT_REC	= 1 if he or she has received remittances during the last 12 months = 0 otherwise
AMREMIT_REC	Amount of remittances received
MEANREMIT_REC	= 1 if he or she has used a financial institution to receive remittances = 0 otherwise
REMIT_SEN	= 1 if he or she has sent remittances during the last 12 months = 0 otherwise
AMREMIT_SEN	Amount of remittances sent
MEANREMIT_REC	= 1 if he or she has used a financial institution to send remittances = 0 otherwise
OWN_HOUSE	= 1 if he or she owns the dwelling were the household live = 0 otherwise
VHOUSE	Current value of the house
OWN_FASSET	= 1 if he or she owns other real estate assets

	= 0 otherwise
VFASSET	Current value of other real estate assets
OTHERCAP	Annual incomes from renting land or buildings
OWN_ENTERP	= 1 if he or she own one or more enterprises = 0 otherwise
INHERIT	= 1 if he or she has inherited during the last 10 years = 0 otherwise
AMOUNT_INH	Amount inherited

***For enterprises***

EACCOUNT	= 1 if at least one of the household's enterprises has any type of account with a financial institution = 0 otherwise
ELOAN_APPLY	= 1 if at least one of the household's enterprises applied for a loan during the last 12 month = 0 otherwise
EAMOUNT_APPLY	Amount of money that the enterprise applied for
ELOAN_REC	= 1 if at least one the household's enterprises obtained a loan = 0 otherwise
EAMOUNT_REC	Amount of money obtained as a loan by the enterprise
ESOURCE	Categorical variable indicating the source of the loan (bank, relatives, etc)
ETYPE_SOURCE	= 1 if the source of the loan is a financial institution = 0 other source

---

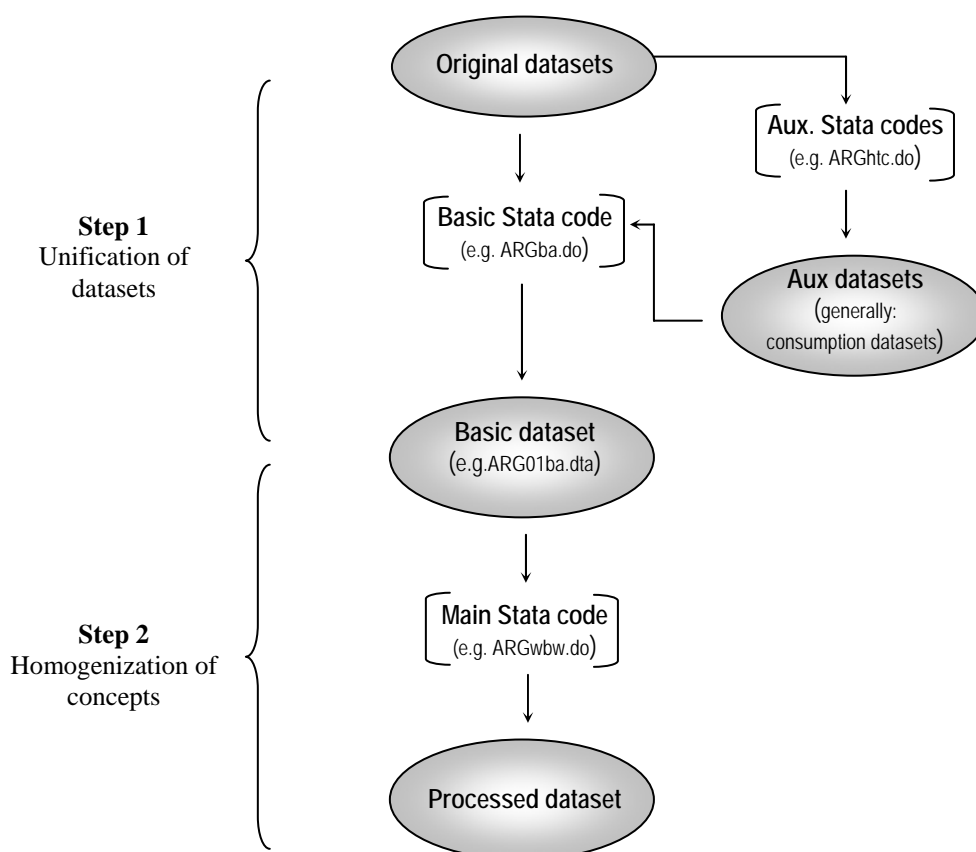
## Appendix C: Dataset Instructions

The datasets are organized in CDs. Each of them contains information for one of the four geographical regions included in the project: Latin America and the Caribbean, Eastern Europe, Africa and Asia.

In each CD the information is classified by country. The folder of each country is named with the three-letter code listed in appendix A (e.g. ARG for Argentina). The file set in each country folder is compound of original databases, processed datasets and STATA codes.

### Database handling

The databases included in this project can be modified and adapted to the necessities of the researcher. That is, additional variables can be included, others can be deleted and existing ones can be modified changing the STATA codes included in the CDs. Knowing how to do it requires firstly to understand how the data was processed in each survey. The following scheme shows it graphically.



The processing of databases consists of two steps. Step 1 has the objective of joining the relevant original datasets gathering all the needed information in a unique file (in the scheme: the basic dataset). For its part, step 2 has the objective of homogenizing

concepts to make different surveys comparables between each other. It defines the same set of variables in all countries (same name and roughly same content). The elements of the process are explained below.

### **Databases**

**Original datasets:** they are a set of electronic files containing the original information of household surveys. The number of files that compound a survey greatly varies across countries and years ranging from only two to more than a hundred. In general, there is a one-to-one relation from the sections of the questionnaire to the databases (one file for the demographic section, other for the food consumption section and so on).

**Auxiliary databases:** Some of the original databases have a more complex structure and need to be treated in some way before merging them. In general, they are those containing consumption information. The original file usually contains hundreds of consumption items per household. Using additional stata codes (aux stata codes) an auxiliary database is created containing only aggregate items (food, non-food, durables and housing)

**Basic database:** This database is the result of appropriately merging the original databases with relevant information and the auxiliary databases gathering all the information in a unique file.

**Processed database:** This database contains a set of variables common to all surveys. They are explained in Appendix B.

### **Stata codes**

**Basic stata code:** It takes as input the original databases. It clean them (check for repeated observation), modify their structure if needed (see below for more details on it) and merge them all together. The output of this do file is the “basic database”.

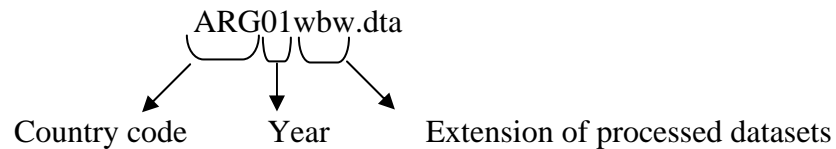
**Main stata code:** It takes as input the “basic database”. Its objective is to define a set of comparable variables among surveys. This file not only contains the stata codes but also the question/s used to define each variable, which make it self-explained. The output of this do file is the “processed database”.

**Aux. Stata codes:** They are stata .do files; generally used to construct aggregate consumption by household.

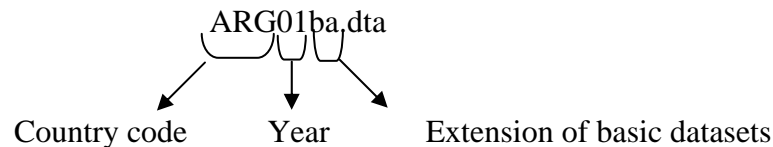
**Master stata code:** The objective of this stata file is to control all other codes. It defines the correct order in which the do files should be executed. The practical advantage of this code is that running it replicates all the process from the original data to the processed data.

## Names

The names of the files are standardized in all files. As regards with datasets, in each country folder there are at least two files in STATA format (.dta). One of them is the “processed database” that includes the variables listed in the dictionary (Appendix B). The names of these databases combine the country code and the year in which the survey was carried out.



The other dataset in each folder is the “basic dataset” which contains the original variables of the household survey merged in one file. The names are similar to the previous case.



As regards with stata codes, their names also follow the same form that databases. For example *ARG01ba.do* is the basic stata code that generates the *ARG01ba.dta* database.

## ***How to modify the datasets***

The researcher is free to adapt the datasets to his or her particular study. He or she may do it simply modifying the stata codes. In most of the cases, adding a variable or changing the content of a existing one only requires to modify the “main stata code” However, for certain studies the researcher may want to include additional variables that are contained in files not included in the “basic database”. Hence, a new merge is required.

Before merging a database it is important to understand the structure of the file and modify it if it is necessary. There are three structures that usually appear in household surveys.

**Individuals (simple):** This structure consists of a matrix in which each row corresponds to an individual and each column to a variable.

**Households (simple):** This structure consists of a matrix in which each row corresponds to a household and each column to a variable.



**Households (combined):** This structure is very common in consumption databases. In it, each household appears in the file many times (e.g. as many as items it has consumed). The total number of rows is  $H \cdot I$  where  $H$  is the number of households interviewed and  $I$  is the number of items in the questionnaire.

Household	expenditure	Item
h1	100	Rice
h2	150	Rice
h3	98	Rice
h1	122	Fruit
h2	55	Fruit
h3	210	Fruit

The example above shows that the total number of rows is 6, which is equal to 3 households times 2 items.

In order to merge this type of datasets their structure need to be modified in some way. In general, they are split into  $I$  (number of items) databases with a “households simple” structure or they are collapsed into one simple database.

## Appendix D: Financial variables

In this Appendix we list the questions with finance and assets information in the household surveys of all the countries in the dataset.

### A. Africa

#### Burkina Faso

##### *1994-1998*

- Tenure of dwelling
- Did you apply for a farming loan?
- Did you obtain it?
- What are the main reasons for reducing your crop production? (It includes lack of credit)
- Amount of remittances sent
- Amount of remittances received

#### Cote d'Ivoire

##### *1998*

- Have you obtained a loan? (Agriculture section)
- Where have you obtained it?
  - bank or financial institution
  - company
  - friends, relatives, etc
  - cooperative
  - social funds
  - other
- Has any member of your family applied for a loan for food, education, health, housing, or equipment during the last 12 months?
- What is the amount for:
  - food
  - education
  - health
  - house or land
  - equipment
- Amount of saving in banks and money outside banks at the end of the last year
- Has any member of your household own real estate assets?
- How many does he own?
- Did he or she own them 12 months ago?
- Amount transferred to relatives
- Amount transferred to spouses (polygamy)
- Amount of other financial aid not mentioned above
- Amount of stocks
- Did you have to get into debt to face the economic situation?

- Why do you have that debt?
  - education
  - housing
  - health
  - food
  - equipment
  - others
- Who gave you the money?
  - bank or other financial institution
  - relative
  - association
  - other
- Do you have any trouble to repay the debt?

### Ethiopia

#### **1995-2000**

- On what basis does the household occupy the dwelling, now & 12 months ago ?
  - owned
  - rented
  - free of charge
  - other
  - not applicable
- Does any member of the household own any dwellings or buildings ?
- How many dwellings or buildings are owned in all ? (enter the total number including the present dwelling if owned)
- How does the number of dwellings or buildings compared with 12 months ago?
  - increased
  - same
  - decreased
- Does any member of the household own any land holding ?
- How has the size of the land holding changed during the last 12 months ?
  - increased
  - same
  - decreased
- Incomes
  - income from deposits
- Expenditure on financial services

### Gambia

#### **1992-1993**

- Does this household conduct any non-farm enterprises (including fishing)?
- What is the main activity of this enterprise?

- Has the enterprise got a bank account? Or has it got a loan from a bank or IBAS?
- Has the household in the past 12 months received any payments in cash or kind for rent of any equipment owned by the enterprise?
- How much rent was received in the past 12 months?
- Does this enterprise own.....?
  - buildings
  - land
- For how much would you be able to sell ..... today?
  - buildings
  - land
- During the past 12 months, has the household sent any money or goods (as gifts or support) to an absent household member or any other person?
- Were these monies or goods sent regularly?
- Will they be repaid at some future time?
- What was the total amount sent or given to this person during the past 12 months?
- What was the total value of food sent or given to this person during the past 12 months?
- During the past 12 months, has the household received any money or goods (as gifts or support) from an absent household member or any other person?
- Were these monies or goods received regularly?
- Will they be repaid at some future time?
- What was the total amount received from this person during the past 12 months?
- Does this household conduct any non-farm enterprises (including fishing)?
- What is the main activity of this enterprise?
- Has the enterprise got a bank account?
- Has the enterprise got a loan from any source?
- Name of the institution or source
- Has the household in the past 12 months received any payments in cash or kind for rent of any equipment owned by the enterprise?
- How much rent was received in the past 12 months?
- Does this enterprise own.....?
  - buildings
  - land
- For how much would you be able to sell ..... today?

**Kenya**

**1994**

- Incomes for loans received last 12 months
- Quantity of life insurance last 12 months
- Value of life insurance last 12 months
- Quantity of vehicle insurance last 12 months
- Value of vehicle insurance last 12 months
- Quantity of house insurance last 12 months

- Value of house and equipment insurance last 12 months
- Quantity of other insurance last 12 months
- Value of other insurances last 12 months
- Transfer received in cash last one month from non-household members
- Quantity of land purchased last 12 months
- Value of land purchased last 12 months
- Total holding area now in Acres
- Total holding 12 months ago in Acres
- Total land area 12 months ago in Acres
- Total land area in Acres at present
- Home ownership

### **1997**

- Loans given out
- Medical insurance
- Educational insurance
- Life insurance
- Car insurance
- House insurance
- Transfers out in cash last month
- Transfers out in kind last month
- Does the household own the main dwelling?
- Land for crops and grazing managed by he household inside the district
- Land for crops and grazing managed by the household outside the districts
- How many acres of land for crops and grazing were actually managed by the household
- How does today's acres of land inside the district compare with 1 year ago?

### **Madagascar**

#### **1997-1999**

- What is the total value of equipments? (Non-agriculture enterprises)
- Has the enterprise been benefited with financial aid during the last 12 month?
- Amount of financial aid
- Source of financial aid
  - government
  - family
  - association
  - financial institution
  - microfinance (Otiv,Fert,...)
  - friends
  - other
- What was the most important problem for establishing your enterprise?
  - credit
  - technical problems

- equipment
  - administrative problems
  - other
  - none
- What was source of capital for establishing your enterprise?
  - home saving
  - loan from a bank
  - micro-finance
  - loan from relatives
  - aid from relatives
  - loan from lenders
  - loan from friends
  - aid from friends
  - benefits
  - financial incomes
  - other
- Has the enterprise applied for a loan during the last 12 months?
- During the last 12 months, what has been your enterprise's principal source of capital?
  - home saving
  - loan from a bank
  - micro-finance
  - loan from relatives
  - aid from relatives
  - loan from lenders
  - loan from friends
  - aid from friends
  - benefits
  - financial incomes
  - other
- During the last 12 months, how much money has your enterprise ask for?
- During the last 12 month, how much money has your enterprise repaid?
- During the last 12 month has any member of your household sent money or other goods to other person?
- What is the amount of the transfer?
- During the last 12 months, has any member of your household received money or other goods from other person?
- What is the amount of the transfer?
- How many credit establishments do you know?
- How many are available in your region?
- Have you apply for a loan?
- Why haven't you apply for a loan?
  - no need
  - too complex process
  - high interests
  - don't know procedures
  - other
- Why did you apply for a loan?
  - health
  - education

- food
  - other home expenditures
  - durable goods
  - other
- Has the applications accepted?
- Why it was denied?
  - insufficient collateral
  - non profitable project
  - other reasons
- What is the source of the loan?
  - loan from a bank
  - micro-finance
  - loan from relatives
  - aid from relatives
  - loan from lenders
  - loan from friends
  - aid from friends
  - benefits
  - financial incomes
  - other
- When did you receive the loan?
- What is the interest rate?
- What is the amount received?
- Collateral
  - none
  - own contribution
  - house
  - land
  - car
  - other goods
- Value of collateral
- Does any member of your household own agriculture land?
- Surface of the land
- Have you obtained any informal agriculture loan since October 2000?
- Have you obtained any formal agriculture loan since October 2000?
- How many times
- Amount of the loan
- Mean duration
- Mean interest rate
- How much credit can you formally obtain?
- How much credit can you informally obtain?
- Have you obtained any formal loan?
- Have you obtained any informal loan?

### **Mauritania**

**2000**

- Amount of remittances sent
- House ownership

- Do you own agriculture land?
- How did you obtain it?
  - inheritance
  - you bought it
  - gift
  - mortgage
  - other
- Stock market incomes
- Amount inherited
- During the last 12 month, has any member of your household applied for a loan?
- Source of the loan
- Amount of the loan
- Purpose of the loan
- Collateral
  - land
  - cattle
  - house
  - other
  - none
- Date of repayment
- Amount repaid
- During the last 12 months, have you applied for a loan and it was denied?
- Why was it denied?
  - insufficient income
  - insufficient collateral
  - already got a debt
- Do you have a saving account?
- How much money do you have in it?
- During the last 12 month, has this amount
  - increased?
  - decreased?
  - no change

## Uganda

1999

- Percentage of start up capital from own savings (enterprise)
- Did you ever receive a formal credit for the Enterprise
- Problems in expanding or running the Enterprise
  - no difficulty
  - supply problems
  - demand related problems
  - labor related problems
  - technical problems (Machinery breakdown, spare parts, etc)
  - credit facilities
  - govt. re
  - not profitable



- not interested in expanding
  - others
- Royalties
- Interest
- Dividends
- Remittances received
- Remittances, Gifts and Other Transfers (expenditure)
- The 3 most important coping mechanisms (shocks)
  - received help
  - received gifts
  - borrowed
  - received formal credit
  - sale of assets
  - no help
  - others
- Has the household received any inheritances during the head's lifetime?
  - land
  - building(s)
  - cattle
  - livestock (other than cattle)
  - agricultural enterprise assets
  - other enterprise assets
  - other household assets (Specify)
- Did you apply for a loan/credit?
- If not why?
  - not needed
  - does not know where to apply
  - no supply available locally (or too far)
  - does not have security required
  - interest too high
  - others
- Purpose of the loan
  - purchase of agricultural land
  - purchase of livestock
  - agricultural inputs
  - setting up or expansion of enterprise
  - housing
  - education
  - health
  - household consumer goods and services
  - ceremonies
  - others
- Source of the loan
  - bank
  - cooperative credit societies
  - government agency
  - non government organization
  - commercial firm
  - money lender
  - employer

- relatives, friends, etc
  - community funds
  - others
- How much did you ask for?
- How much did you received?
- What was required as security?
  - none
  - land
  - livestock
  - house
  - future harvest
  - others
- Period of the loan in months
- Outstanding amount as on date of survey
- Have you ever received a loan?
- Have you ever had any difficulty in meeting the repayment date

## **B. Asia**

### **Azerbaijan**

**1995**

- Is this dwelling...
  - the private property of you household?
  - not the private property of you household, but could be privatized?
  - not the private of you household, and could not be privatized?
- Does any person who is not a member of your household pay all or part of the rent, or provide this dwelling free of charge? For example, a relative, private employer, governmental or other social organization, private person or private organization?
  - yes, pays rent.
  - yes, provides dwelling free of charge
  - no.
- Who pays all or part of the rent or provides the dwelling free of charge?
  - relative
  - private employer
  - the State
  - private person/Agency
  - does not know
- How did you get this dwelling
  - has paid the whole value
  - paid installments
  - inherited
  - built by the respondent
  - received from the state
- What is the amount of the installment?
- Did you have [PROPERTY] in your previous place of residence?

- house
- apartment
- dacha
- garden plot
- land of farming
- cattle
- sheep
- goats
- poultry
- agricultural machinery
- TV and other audio-video
- jewelry
- Does your household or any member of your household own land?
  - yes
  - no
- How much land, all in all, does your household own? (Number of hectares)
- Who is the owner of the land that is used to grow agricultural crops or raise animals?
  - a relative, not a member of the household.
  - an acquaintance of a household member
  - a private person, not related
  - the State
  - the camp for displaced persons
- Do the members of your household own [PROPERTY]?
  - yes
  - no

## **Bangladesh**

### ***1995-2000***

- What is your present occupancy status?
  - owner
  - renter
  - squatter
  - provided free by relatives/employer
- If you wanted to buy or construct a dwelling just like this today, how much money would you have to pay?
- What kind of enterprise did/ do your household solely or jointly own and operate in the past 12 months?
- What is your share of equity in this enterprise?
- What share of profits is kept by your household?
- What was your main source of finance for setting up the business?
  - inherited/through gift
  - own savings
  - borrowing from relatives/friends
  - agricultural bank
  - commercial bank

- grameen bank
  - other financial institution
  - NGO/relief agency
  - sale of assets
  - money lender
  - other
- Total cultivable agricultural land owned:
- Total cultivable agricultural land rented/ share-cropped/ mortgaged in:
- Total cultivable agricultural land rented/ share-cropped/ mortgaged out:
- Is there any land or property which your household owns but doesn't operate?
- How much would it cost to buy land or property like this owned by your household?
- Did your household purchase any land or property over the past 12 months?
- How much did your household spend on purchasing this land or property?
- Did your household sell any land or property over the past 12 months?
- How much did your household receive from selling this land or property?
- Does your household own any other assets (e.g. stocks, bonds, other financial assets, jewelry, etc. not reported earlier)
- How much in total are these worth?
- Did your household purchase any assets over the past 12 months?
- How much did your household spend on purchasing these assets?
- Did your household sell any assets over the past 12 months?
- How much did your household receive from selling these assets?
- Income from rent of land received during the past 12 months:
- Income from rent of other property received during the past 12 months:
- Social and insured (life and non-life) income received during the past 12 months:
- Profit and dividend received as partner/ shareholder during the past 12 months:
- Lottery/ prize bond/ other similar income received in cash or in-kind during the past 12 months:
- Charity, gift, royalty, help, zakat, fitra or other such assistance, etc. received during the past 12 months:
- Remittances received from relatives during the past 12 months: (from within the country)
- Remittances received from relatives during the past 12 months: (from abroad)
- Interest received during the past 12 months: (from bank and other sources)

## Indonesia

### **1993-1997-2000**

- Status of house

- private own property
  - lease
  - rent
  - official
  - free
  - others
- Is this household posse the land?
- Land area

**Kyrgyz**

***1993-1998***

- Does this dwelling belong to you or any member of your household?
- Who is the owner of your dwelling?
  - state
  - state enterprise
  - private employer
  - cooperative
  - relative
  - private person
  - other
- How did your household obtain this dwelling
  - privatized
  - purchased from a private person
  - built
  - swapped
  - inherited/gift
  - other
- Did members of your household receive assistance to purchase or build this dwelling?
- Whom did the members of your household receive this assistance from?
  - state
  - state enterprise
  - private employer
  - state bank
  - commercial bank
  - relatives
  - other
- Is you were to sell this dwelling today, how many soms do you think you would receive for it?
- What area of [FORM OF LAND] is available to your household?
- Do you have a legal document that shows your right to use this [FORM OF LAND]?
- This land is:
  - a private property
  - rented
  - using for time
  - other

- How much money do you think your household would get for selling the rights to [THIS FORM OF LAND] today?
- Does your business currently own any [ASSET ITEM]?
  - buildings, Structures
  - automobiles, motorcycles
  - tools, equipment, machinery
  - unsold stock of products
- If you were to sell all the [ASSET ITEMS] owned by this business today, how much do you think you would sell them for?
- During the past 12 months, has your business had any expenditure on [ITEM]?
  - payment for licenses
  - payment of interests on business loans
  - payment for fines, dues, etc.
  - payment for business debts
- How much do you usually spend on [ITEM] for this business, including the value of payments in kind?
- Do members of your household or other businesses owned by your household also use this [ITEM]?
- Income as a result of loan(s) being forgiven
- Income as a result of sale of business assets
- Income as result of rental of business assets
- During the past 12 months, did your household spend money on [ITEM ]
- Payment of debts, loans and interests to banks or other people
- In the past 12 months, how much did you or other household members spend on [ITEM] ?
- Have you or any members of the household lost money because of [LOSS] in the past 12 months?
  - nn-disbursement from banks or private companies
  - loans not being repaid by other people
- Does any member of your household own any real estate other than the dwelling that your household currently lives in?
- Type of real estate asset
  - house
  - apartment
  - building
  - warehouse
  - garage
  - dacha
  - other
- How much did your household pay for this real estate in soms or US dollars?
- Does your household own all of this [REAL ESTATE ASSET] or does someone else own some part of it?
- If you were to sell this [REAL ESTATE ASSET] today, how much money do you think you could receive for it?
- How much did your household receive from renting [REAL ESTATE ASSET] to other people?

- During the past 12 months has any member of your household provided money or goods to persons who are not members of your household? For example, to children or relatives living elsewhere
- During the past 12 months, did your household give any assistance or support (i.e. money, food, clothes, or other items) to [PERSON]
- What was the value of assistance or support provided by your household to [PERSON] during the past 12 months?
- In the past month, what was the value of assistance you or members of your household provided to [PERSON]?
- Was this assistance or support repaid to you or other members of your household (either completely or partially)?
- How much of the value of the assistance did your household received back?
- During the past 12 months, did any members of your household receive money or goods from persons who are not members of your household?
- During the past 12 months did you or anyone in your household received assistance or support (i.e. money, food, clothes, or other items) from [PERSON]?
- What was the value of the assistance you or members of your household received from [PERSON]?
- In the past month, what was the value of the assistance you or members of your household received from [PERSON]?
- Has your household reimbursed [PERSON] for the assistance or support provided to your household?
- How much of the assistance did your household pay back?
- How much of the assistance does you household still need to pay back?
- Income from other sources:
  - inheritance
  - insurance
  - income from interests on loans made to other people
  - income from interests on deposits in banks
  - income from interests on capital investments
  - dowry
  - income from renting such assets as vehicles, equipment, etc.
  - income from selling jewelry, books, other personal belongings
- During the past 12 months, how much money did members of your household receive from [SOURCE]?
- Did any members of your household make loans to friends, neighbors, relatives, or business partners who have not repaid the loans yet?
- How much in total do these people owe to members of your household?
- In the past 12 months, did members of your household purchase any goods on credit? Do not include any purchases on credit made for agricultural activities or household business.
- What is the value of all of the goods or services purchased on credit by your household over the past 12 months?
- How much do the members of your household still owe for the goods purchased on credit?
- In the past 12 months, did any members of your household borrow money or goods from a bank, a private business, a government agency, or a private person outside of the household?

- How many loans did members of your household receive in the past 12 months?
- What is the total amount of the loans?
- Is the lender of your loan a...?
  - relative
  - acquaintance or other private person
  - state bank
  - commercial bank
  - kolhoz/sovhoz or cooperative
  - other
- What is the amount or value of this loan?
- What did you borrow this money for?
  - farm
  - business
  - construction
  - purchase property
  - special event
  - school
  - other
- What was the annual rate of interest?
- Did you or other household members have to give something as collateral for this loan?
- What was used as collateral?
  - dwelling
  - land
  - jewelry
  - other personal items
  - other
- Did members of your household make repayments of [LOAN] to the lender?
- How much did they pay and how often?
- Was this loan repaid to the lender completely in the past 12 months?
- If the loan had to be entirely repaid today, what amount would you have to pay?
- When is the due date for repayment of the loan?
- Does any member of your household have any of the following accounts?
  - state bank account
  - commercial bank account
  - foreign currency account
  - other bank accounts
  - bonds
  - stocks (in companies or banks)
  - other Savings
- During the past month, how much money did members of your household deposit to bank accounts, savings, etc.?
- Is that amount more or less or about the same as usual?
- In the past 12 months, how much money did members of your household deposit in savings?
- Is that amount more or less or about the same as usual?



- Currently, what is the total value of savings in all the above mentioned accounts and other savings which belong to members of your household?

## Pakistan

2001-02

- What is your present occupancy status (dwelling)?
  - owner occupied (not self hired)
  - owner occupied (self hired)
  - on rent
  - subsidized rent
  - rent free
- Storages, safe deposits and locker etc. Charges
- Insurance premium such as fire, accident and travel insurance (exclude life / housing/vehicle insurance).
- During the **last 1 Year**, did any member of the HH receive income from any of the following sources?
  - receipt from committees
  - remittance received within pak
  - remittance received outside pak
  - receipts from insurance claims(life)
  - receipts from insurance claims(general)
  - income from zakat & usher
  - gifts, assistance, benefits in cash
  - receipts from, boarders or lodgers in cash
  - inheritances dowry etc. in cash
  - gifts, assistance received in kind
- During the **last 1 Year**, did any member of the HH pay out to others , in cash or in kind, from any of the following sources?
  - amount paid for committees
  - remittance paid within Pakistan
  - remittance paid outside Pakistan
  - amount paid for insurance policies(life)
  - loss in cash and kind
  - nazrana, zakat & usher paid
  - gifts, assistance, sadqa etc paid
  - inheritance dowry etc given in (cash/kind)
- Did any of the HH members own or had owned during the last 1 year any of the following property?
  - agricultural land
  - non-agricultural land
  - residential building
  - commercial building
- Is all or part of this property owned now?
- What was the value of the property during the last 1 year which was...?
  - sold
  - received
  - purchased

- given
- If you wanted to sell, how much do you expect to receive(RS)?
- Financial assets and liabilities, loans and credits (value in rupees)
  - what are the total net savings?
  - what were the net savings last year?
  - how much profit receive on savings last year?
  - how much withdraw from savings last year?
  - what is total value of gold/silver etc
  - what was value of gold/silver etc sold last year?
  - what was value of gold/silver purchased last year?
  - what is present value of stock/shares/bonds/sec.
  - how much received selling securities etc. last year?
  - how much dividends/profit received from these sec.?
  - what was the value of stocks purchased last year?
  - how much received from Provident fund last year?
  - how much loan was currently owed by hh?
  - how much loan was borrowed last year?
  - how much loan was repaid last year?
  - how much profit on loan was repaid last year?
  - what was the purpose of the loan
    1. for hh expenditure
    2. other
  - how much was loaned out last year?
  - how much received back last year?
  - how much profit received on this loan last year?
  - how much received from group insurance last year?
- Do you own any agriculture land now?
- How much land do you own? (Acres)
- What was the value of the Establishment's property during the last 1 year that was:
  - sold
  - received as a gift etc.
  - purchased
  - given away

## Vietnam

### *1992-1998*

- Does a member of your household own the whole or part of this dwelling?
  - yes, all
  - yes, a part
  - no
- Did members of your household receive any assistance in building or rebuilding your house?
  - completely by self
  - land provided, capital assistance
  - only land provided

- only capital assistance
  - other (specify)
- Does your household have any house or dwelling elsewhere which is not lived in by the members of this household?
- How many other houses or dwellings does your household have, which are not lived in by household members?
- Do you earn money or goods from these houses or dwellings, for example from renting...?
- How much money is received from this?
- Include the money value of any payments in kind.
- Are your wages in arrears, i.e. you haven't been paid on time and your employer still owes you money?
- How many months worth of wages does your employer owe you?
- Do you belong to a mass organization?...What benefits do you receive from these organizations?
  - advice
  - enjoyment
  - cash or in-kind assistance
  - credit
  - nothing
- From whom was this plot rented/borrowed?
  - relative
  - friend
  - neighbor
  - commune
  - state farm
  - other
- During the past 12 months in order to use this plot of land, what kind of arrangement was made with the person/organization renting or lending out this land?
  - rental
  - sharecrop
  - no payment
  - exchange other plot
  - for this one
  - other (specify: \_\_\_\_)
- During the past 12 months what did your household have to pay the person/ organization renting/lending out this land, excluding agricultural taxes and commune service fees your household paid directly to the cooperative? (include value of labor paid as in-kind payment)
- During the past 12 months, did the person/org. renting/lending out this plot supply any prod. inputs or services for this plot such as land preparation, fertilizer, seeds, irrigation, or insecticides?
- What is the total value of all these inputs provided by the owner of this plot?
- Who are these renters borrowers in relation to your household?
  - relative
  - friend
  - neighbor
  - other

- During the past 12 months, in order for the renter/borrower to use this land, what kind of arrangement was made with you?
  - rental
  - sharecrop
  - no payment
  - exchange other plot for this one
  - other (specify)
- During the past 12 months what did your household receive from the person renting/borrowing your land, excluding agricultural taxes or payments for local/cooperative services if the tenant paid them through you rather than directly?
- During the past 12 months did your household provide any inputs or services on this plot of land such as land preparation, fertilizer, seeds, irrigation, insecticide?
- What is the total value of all those inputs and services your household provided?
- Did you obtain your seeds or seedlings on credit?
- Where was the credit obtained?
  - government
  - cooperative
  - private
  - individual
  - joint company
  - foreign sector
  - landowner
- Do you or the members of your household own all of this business?
- What percentage is owned by you and the members of your household?
- During the past 12 months, has any member of your household received money or goods from persons who are not members of your household? For example, relatives working elsewhere, or children of household members, friends or neighbors?
- Is part of this assistance to be repaid to the ..[NAME]..?
- During the past 12 months has any member of your household received income in cash or in kind from the following sources?
  - interest on savings, stock, loans?
  - dowry or brideprice and inheritance?
  - income from lease of buildings, equipment, land, draft or stud animals?
  - income from lease of durable goods, everyday utensils?
- What is the value of all income received by the members of your household in cash or in-kind from ..[ ].. during the past 12 months?
  - interest on savings, stock, loans?
  - dowry or brideprice and inheritance?
  - income from lease of buildings, equipment, land, draft or stud animals?
- Id code of the member of the household who contracted this loan.
- Is this the same lender as the loan on the previous line?
- Creditor codes
  - private money
  - lender

- relative
  - other individual
  - revolving credit association
  - private bank
  - bank for the poor
  - other government
  - bank
  - cooperative
  - poverty alleviation
  - program
  - job creation
  - program
  - other programs
  - other source
- How many individuals participate in this revolving credit association?
  - When did this revolving credit association begin?
  - What is the relationship of ..[CREDITOR].. with the member of the household who borrowed money?
    - wife or husband
    - child
    - son/daughter-in-law
    - grandchild
    - father or mother
    - parents-in-law
    - sister or brother
    - grandfather/grandmother
    - niece/nephew
    - other relative
    - adopted/step child
    - friend
    - neighbor
    - other unrelated individual
  - Is..[CREDITOR]...male or female?
  - Did any member of the borrowing household ever lend to[creditor] before?
  - Has the borrowing household ever borrowed from the [creditor] before?
  - Where is the [CREDITOR] located?
  - How much money did the household member borrow from [CREDITOR] under this loan? (If the loan is in goods, what is the value of those goods?)
  - In what month and year did the household members borrow this money or these goods from [CREDITOR]?
  - Why did a member of your household have to contract this loan?
    - working capital
    - basic investment
    - repay loan
    - relend
    - build or buy house
    - wedding/funeral
    - schooling

- general consumption
  - buy food before harvests
  - buy consumer durables
  - other(specify)
- For what production sector was this loan?
  - agricultural, forestry or fishery production
  - industrial and professional production
  - trading
  - services
- Was a rate of interest specified for this loan?
- What was the rate of interest?
- Did the household member have to offer assets as collateral for this loan?
- What kind of assets did you have to offer as collateral?
  - land
  - house
  - furniture, assets
  - savings book
  - paddy
  - other
- Is there a guarantor for this loan?
- What is the relationship of the guarantor to the member of the household borrowing money?
  - wife or husband
  - child
  - son/daught.-in-law
  - grandchild
  - father or mother
  - parents-in-law
  - sister or brother
  - grandparent
  - niece/nephew
  - other relative
  - adopted/step child
  - friend
  - neighbor
  - employer
  - local official
  - other
- Is there a fixed repayment period for this loan?
- According to the agreement, when must the debt be paid back?
- In what form do you or members of your household have to pay back this loan?
  - regularly
  - not regularly
  - pay back principal and interest at the end of the contract
- How many regular payments on your loan have you or members of your household made so far?
- What is the amount of the regular payment?

- Up till the present, how much have you or members of your household paid back including both principal and interest? if can't separate principal and interest, put the total amount in the column principal and interest.
- If the loan had to be repaid today, what amount would have to be paid? (ask unpaid loans only)
- When do the members of your household expect to finish paying back this debt?
- Is there a possibility that you won't be able to pay back this loan, or will have difficulties paying back this loan?
  - can't pay
  - can pay with difficulty
  - can pay
- Is this the same borrower as the loan on the previous line?
- Borrower codes
  - relative
  - other individual
  - revolving credit association
- How many people participate in this revolving credit association?
- When did this revolving credit association begin?
- What is the relationship of [borrower] with the member of the household who lent money?
  - wife or husband
  - child
  - son/daughter-in-law
  - grandchild
  - father or mother
  - parents-in-law
  - sister or brother
  - grandfather/grandmother
  - niece/nephew
  - other relative
  - adopted/step childfriend
  - neighbor other unrelated individual
- Is ..[borrower]..male or female?
- Did any member of the lending household ever borrow from [borrower] before?
- Has the lending household ever lent to the [borrower] before?
- Where is the [borrower] located?
- How much money did the household member lend to the [BORROWER] under this loan?
- In what month and year did the household member lend this money or goods to [borrower]?
- For what purpose did [borrower] contract this loan?
  - working capital
  - fixed investment
  - repay loan
  - relend
  - build or buy house
  - wedding/funeral
  - schooling

- general consumption
  - buy food between harvests
  - buy consumer durables
  - other(specify)
- For what production sector was this loan?
  - agricultural, forestry or fishery production
  - industrial and professional production
  - trading.
  - services..
- Was a rate of interest specified for this loan?
- What was the rate of interest?
- Did the [borrower] have to offer assets as collateral for this loan?
- What kind of assets did he/she have to offer as collateral?
  - land
  - house
  - furniture, assets
  - savings book
  - paddy
  - other
- Is there a guarantor for this loan?
- What is the relationship of the guarantor to the household member lending money?
  - wife or husband
  - child
  - son/daught.-in-law grandchild
  - father or mother
  - parents-in-law
  - sister or brother
  - grandparent
  - niece/nephew
  - other relative
  - adopted/step child
  - friend
  - neighbor
  - employer
  - local official
  - other
- Is there a fixed repayment period for this loan?
- According to the agreement, when must the debt be paid back?
- In what form does the [borrower] have to pay back this loan?
  - regularly
  - not regularly
  - pay back principal and interest at the end of the contract
- How many regular payments has [borrower] made on this loan so far?
- What is the amount of the regular payment?
- Up till the present, how much has [borrower] paid back, including both principal and interest?
- If the loan had to be repaid today, what amount would have to be paid? (ask unpaid loans only)
- When does the [borrower] expect to pay back this loan?



- Is there a possibility that the [borrower] cannot pay back this loan, or will have difficulty paying back this loan?
  - can't pay
  - can pay with difficulty
  - can pay
- Has any member of your household ever used any of the following kinds of savings or liquid assets below?
- Do you like to use this form of savings?
  - prefer the most
  - like to use
  - don't like to use (if can't rank leave blank)
- What is the total balance in savings and liquid assets of this type up to today? (if not currently using, write zero )
  - savings book at State bank?
  - savings book at other type of bank?
  - savings book at credit cooperative?
  - government Bonds?
  - stocks, bonds, contribution to informal credit system?
  - cash?
  - US Dollars?
  - other foreign currency?
  - gold?
  - silver and other precious metals?
  - gemstones?
  - jewelry? (including items currently worn)
  - (for non-farm households) Paddy, rice, other agric. products
  - house, land (if value not listed in other section)
  - other?

## C. Europe

### Albania

2002

- How did your household acquire this land? (Method of acquisition)
- How did your household acquire this land? (Legal documentation)
- If you were to sell this plot of land today, how much could you sell it for? (Estimate value of plot)
- What is the ownership of this building?
- How did you become/are becoming the owner?
- If someone in this community needed a loan of approximately 100,000 New Leks to start a small business, from what sources might he or she obtain it?
- Annual interest rate might someone in the community expect to pay for a loan of this size from this source?
- Is this source located within or outside the boundaries of the community?
- Source of credit located within community

## Armenia

1996

- Does somebody in your household own your own dwelling or is it rented?
  - missing
  - owned by household member
  - state (rent)
  - private person (rent)
  - departmental (rent)
  - other (rent)
- Has your household been able to save any money over the past 30 days?
- How much your household been able to save?
- Does your household have any saving?
- What is the total amount of any savings held by your household at present?
- Where did you save this money?
  - house
  - in the bank
  - other
- Does your household owe any money to private individuals?
- How much?
- Does anybody owes money to you with interest?
- How much?
- What monthly interest rate from the bank would you regard as satisfactory?
- What interest rate would you regard as sufficient to make it unnecessary to carry out private business (if the rate was guaranteed)?
- Tell me please, does your family own any land? How many hectares?
- How many kilos of each crop is held in storage, please also estimate the value of it in drums?
- Legal/Bank/Ritual and other services expenditures? Approximately how much did you spend over the last 30 days on:
- Bank Services (total cost, in three currencies)
- Insurance (total cost, in three currencies)

2001

- Does the household own this dwelling or is it rented?
  - owned
  - state or Municipality rented
  - private person rented
  - departmental rented
- Is any members of the household a landowner or does he/she use the land (include farmstead and summer house plot) ?
- Did you take any credit or did you borrow any amount for agricultural activities in the last season?
- If yes, how much?

- If yes, from whom?
  - bank
  - governmental project
  - parents
  - friends or others
  - other
- Did the household transfer any money or goods (as gift or support) to an absent household member or any other person?
- What is the amount transferred in the last 12 months?
- What was the total value of food sent during the last 12 months?
- What was the total value of non-food sent during the last 12 months?
- Did the household receive any money or goods (gift or support) from an absent member of household or others?
- Regularity of such transfers
  - monthly
  - quarterly
  - annually
  - not regular
- How much did you receive in the last 12 months?
- What was the total value of food received in the last 12 months?
- What was the total value of non-food received in the last 12 months?
- Did your household manage to save any money during this month, even a small amount?
- What is the total amount saved by your household in drams?
- What is the total amount saved by your household in rouble?
- What is the total amount saved by your household in dollars?
- Did any member of the household borrow money for the following purposes during the last 12 months. If yes, put the ID number of the member.
- What is the total borrowed amount?
- Where was it borrowed from?
  - family
  - friend/other individuals
  - bank
  - other
- If you paid back any debts during the last 12 months, specify the amount
- Did any member of the household borrow money for the current expenses during the last month. If yes, indicate the amount?
- Please write down the daily incomes received by your household. Indicate the ID of the household member that receives the income, the date the kind of payment and the amount received in drams.
  - from sale of real property (summer house, house, land)
  - from sale of the valuables (car, jewelry, furniture)
  - from property (rent, interests, dividend)
  - cash from relatives, living in Armenia
  - cash from relatives, living out of Armenia
  - amount of credit, loans, debt
  - taken from savings
  - from sale of securities

## Bulgaria

### 1995-2001

- What is the HH's rental status?
  - own dwelling
  - rented from state
  - rented from a private person
  - rented from a private company
  - live for free.
- If owned: what is the estimated value of the dwelling at the present time (e.g. if you sold it today)?
- Total decars available for farming and use by the household members
- Area owned by household members
- Value of land owned
- In the last 12 months, how much, if anything, did the household pay in cash and credit for:
  - cost last month for permanent workers
  - cost of Seasonal Workers last 12 months
  - cost last month for benefits for workers - Cost for social insurance
  - cost for Petrol, diesel and oil for machines last month
  - cost for Food for the poultry or farm animals last month
  - other payments, except for annual rent, made in the last 12 months to gain access to land (*incl. Informal payments*)
  - land taxes last 12 months
  - cost for various services, for example tractors, oxen which were used for ploughing last 12 months
  - cost for water last 12 months
  - cost for loans/Interest last 12 months
- Are there any people, not members of this household (in the narrower sense of the household definition), who send money, food, or make any other kind of contribution to this household?
- Are there any people who are not member of this household as reported on the flap who have been away for more than three months, or any other person who have received money, food, or any other assistance from this household in the past 12 months?
- Did you or any member of your family receive any income or incur any debts from the following sources during the past 12 months?
- Type of revenue:
  - income from financial assets
  - income from partnertships
  - interests from investments and bank accounts
  - interests from loans
  - revenue from lotteries
  - insurance payments
  - other
- Debts and loans:
  - amount borrowed last 12 months
  - due monthly payments (credits, hire purchases)

- mortgage of house
  - other
- Does any member of this household own other property or share of other property (such as a second home, a building or agricultural land. Do not count properties in current use by the household already listed.
- Type of property ?
  - house
  - flat
  - building
  - coop land
  - non use ag. land
  - non ag. land garage
  - store house
  - plant
- What is the current resale value?
- Share owned by your household
- Is it rented ?
- Total value at today's price of interests and rents (incl. land in coop) received in cash and kind last 12 months

## Moldova

### **1998-2000-2002**

- Does household have land?
- Assets
  - cash (approximate value)
  - bank deposits (approximate value)
  - securities (approximate value)
  - debts before household:
    - unpaid wage
    - unpaid pension
    - other allowances
    - monetary debts of individuals before household
    - other debts
- Liabilities
  - debts
    - bank credits, loans, etc.
    - credits, loans from enterprises, organizations, etc.
    - goods bought on credit
    - debts to individuals
    - debt for utilities
    - taxes (on income and property) and other debt
- Common for the household or farm, in local or foreign currency (the worth recalculated in local currency).
- Bank credits
  - short-term and long-term credits, taken from banks
- Subsidy and other material assistance granted by banks
- Credits and loans granted by other organizations

- loans, accepted from enterprises, organizations and mutual aid funds and other return sums taken from enterprises
  - loans accepted in case of pawning things in pawnshops
  - the value of credits, granted to the trade organizations.
- Loans from individuals
- Reimbursement of loans offered to individuals
- Deposits taken from savings banks
  - the inflow of money from the accounts of commercial savings banks, from foreign currency accounts.
- Sale of shares
  - income from sale of all kind of stock (shares, bonds, checks, bills).
- Sale of foreign currency
  - sale of foreign currency, saved at home.
- Different financial expenditures
  - common for the household and agriculture in national currency.
- Credit reimbursement (including dividends) granted by banks
- Credit reimbursement (including dividends) granted by other organizations
  - reimbursement of credits and loans granted by the enterprises, mutual aid funds, pawnshops, commercial organizations etc.
- Return of debts to the individuals
- Loans offered to the individuals
- Deposits in savings banks
  - deposits made on the savings accounts within savings banks, foreign currency accounts.
- Other different deposits
  - deposits made in the mutual aid fund, deposited pledges for the purchasing of automobiles, pledges for purchasing of different goods, etc.
- Purchase of stock
  - purchase of all kind of stock (shares, bonds).
- Purchase of foreign currency
  - purchase of foreign currency for keeping it at home.
- If purchased on credit, indicate full cost:

## **Polonia**

### **1994-2001**

- Bought from credit – value (food ítems)
- Bought from credit – value (non-food ítems)
- Bought from credit (expenditures for farm)
- Plot of land
- Recreational plot of land

## **Romania**

## 1994

- Payments for interest
- Purchase of houses and other buildings
- Purchase of land
- Shares, property certificates
- Goods and persons insurances
- Amount sent to relatives and other persons
- Advances on loans granted
- Deposits at banks, saving associations, etc.
- Loan and credit repayment to state units, cooperatives and mixed units.
- Loan and credit repayment to private units and population
- Installments for houses and other purchases bought on credit
- Savings left in banks, savings associations at the end of the month.

## 2000

- Total land area owned, by use category
- Land operated by owner and family associations, by use category
- Land operated by formal associations (legal entities), by use category
- Land leased out area, by use category
- Shares - for – land ownership, by use category
- Leased in area, by use category
- Other, by use category
- Payments for interest
- Income from real states and other leases
- Income in dividends
- Income in interest
- Income from sale of shares
- Income from sale of real state
- Receipts from other than household members
- Other income (including from sale of hard currency)
- Down payments and loan repayment from various persons
- Withdrawals from CEC(National Savings Bank) and other banks, etc
- Loans and credits from state-owned, mixed or cooperative units
- Loans and credits from private entities and households
- Value of commodities bought and services provided on credit
- Bank (CEC, other) deposits at the beginning of the month
- Purchases of buildings and other constructions
- Purchases of land
- Purchases of shares
- Life assurance and asset insurance
- Remittances to relatives and other persons
- Other expenses (including purchase of hard currency)
- Advance payments and lending
- Bank (CEC, other) deposits, etc
- Loan and credit repayment to state, mixed, cooperative-owned units
- Loan and credit repayment to private entities and households
- Repayment for installments for housing and other commodities and services bought on credit
- Credit balance at CEC and other banks, etc. at month's end

- Currency owned by household at the beginning of the month
  - receipts in the reference month
  - from salary
  - from self-employment
  - from rental of housing, land, construction, other assets
  - from purchases from exchange offices, banks, etc
  - from other sources (gift, withdrawal, interest, etc)
  - borrowing
- Amount used in the reference month
  - for exchange (sale) at exchange offices, banks, etc.
  - other uses (gifts, deposits, etc)
  - lending
- Owned by household at the end of the month
- Hard currency savings in reference month
- Balance in banks, etc at the beginning of the month
  - deposits
  - withdrawals
- Balance in banks at the end of the month (closing balance)
- Occupancy status (housing).
  - owned
  - rented from state
  - rented from private owner
  - free tenancy (no rent paid)
- How many housing units(dwelling) does the household own? N°
- How do you think you may get another dwelling?
  - buy (flat, house)
  - build
  - swap
  - rent
  - stay with friends, relatives
  - reconstitution of property rights (under Law N°112, 1995)
  - other way (inheritance, grant, winning a flat-awarding contest, etc)
- What steps have you taken in that direction?
  - filed an application for a dwelling (at mayor's office or at work place)
  - applied for a loan/borrowed from CEC, bank
  - contacted a real state agency
  - study the real state market and make inquiries among relatives, colleagues, friends, etc
  - invested in construction materials and land, was issued a construction license, etc
  - other (filed the documents required for assignment of property rights by inheritance, grant, etc)
  - have done nothing yet.



### ***1999-2001***

- Expenditures on insurance for farm animals, land, tax, rent
- Expenditures on financial support to relatives and friends - in cash
- Expenditures on financial support to relatives and friends - in kind
- Expenditures on real estate stocks, certificates, hard currency, saving transferred to bank accounts
- Expenditures on membership payments, insurance payments, etc.
- Borrowings, repaying of credits by household
- Dividends and interest received
- Financial help from relatives, friends
- Income from sale of property
- Income from sale of real estate
- Spending savings
- Borrowings, repaying of credits by household
- Total assets

## **D. Latin America and the Caribbean**

### **Argentina**

#### ***1992-1998-2001-2003***

- Housing ownership
- Rents, capital income and interest payments (impossible to separate out these three components)

### **Brazil**

#### ***1990-1995-2001***

- Housing ownership
- Did you get income from interests in a savings account or other financial instrument?
- What is the value of these incomes?

### **Bolivia**

#### ***1993-1997-2002***

- During the last 12 months, has any member of your household got money by loan, credit or pasanaku?
- Source of the loan credit or pasanaku
  - relatives
  - bank
  - private funds
  - cooperatives

- pasanaku
- Interests
- Remittances received from other households within the country
- Remittances received from households outside the country
- During the last 12 months, have you received inheritances?

### Chile

#### *1990-1996-2000*

- Income from interest
- Purchases with credit
- Did you buy your house with a mortgage credit
- Are you paying the credit?
- House ownership

### Colombia

#### *1992-1996-2000*

- Housing ownership
- Interest payments received

### Costa Rica

#### *1992-1997-2000-2001*

- No information on assets and finance variables.

### Dominican Republic

#### *1997-2003*

- House ownership
- Did you receive money from interest?
- Did you receive money from abroad?
- Through which channel did you receive the money?
  - mail
  - bank
  - other

### El Salvador

#### *1991-1998-2000*

- Does any household member regularly receives economic aid, monetary or in kind from relatives or friends in foreign countries?
- How often do you receive this aid?
- How much do you receive?
- You allocate the aid to:
  - consumption
  - housing
  - business
  - health
  - education
  - agricultural inputs
  - saving
  - other
- How much was the estimated in-kind aid you received last year?
- During the last 12 months. Did any member make a transaction to finance household expenditures such as:
  - sale of actions, bonds, etc Yes:1 / No:2/ Amount
  - sale of durable goods
  - sale of jewelry/ electric appliances
  - money extraction from bank or cooperative
  - received money from the payment of given loans
  - sale of other assets
- During the last 12 months. Did any member receive a loan to finance household expenditures?
- Which institution or who gave the loan and at which interest rate?
  - banks Yes:1/ No:2 /Amount
  - credit cooperative
  - lender
  - relative, friend
  - work center
  - other
- How much was the last payment you realized to repay the loan?
- Date
- Amount
- How much do you still have to pay to repay the total loan?

## Haiti

2001

- During the past 12 months, has any credit been obtained outside the household for these activities? (buy goods for resale, to buy or rent necessary tools, material, buildings, or other purposes required to conduct the activities? )
- From where was this credit acquired? (relatives in Haiti, relatives abroad, micro-credit institution, bank, usurer, other)
- Interest income from savings/ loans given out, yields on stock and bonds etc.

- Does anybody in your household have a savings account at a bank or other formal credit institution?
- If your household had a sudden need, would you be able to raise the money within a week?

## Jamaica

### *1990-1996-1999*

- During the past 12 months, has this household spent on any of the following items?
  - life & fire insurance
  - car insurance
  - health insurance
  - taxes and duties
  - weddings, funerals
  - donations and gifts (church or union dues, gifts, charities, ...)
  - repayment of loans, interest payments
  - support for children who live elsewhere
- Does this dwelling belong to a member of the household?
- Does this household own or lease the land on which this dwelling is?
- Do you make mortgage payments on this dwelling?
- During the past 12 months, has any member of your household received income in cash or in kind from the following sources?
  - support for children from parents who live elsewhere
  - other relatives or friends who live in Jamaica
  - other relatives or friends who live abroad
  - rental payments for use of land or other property owned by household members
  - social security
  - private, Government or other pension fund
  - poor relief
  - interest from loans made by household members or from money deposited in a bank or other financial institutions?
- Are you experiencing financial difficulties?

## Mexico

### *1992-1996-2002*

- Housing ownership
- House purchased with a credit
- Deposits in bank accounts
- Loans
- Credit card payments
- Inheritances
- Interest payments for credit cards

- Incomes from Interest from various bank accounts
- Remittances
- Loans
- Type of institution giving the loan

### Nicaragua

#### *1993-1998-2001*

- Housing ownership
- How did you get the books that you use? With a loan?
- ¿Why did you close your business? Lack of credit? Too many debts?
- ¿In the last 12 months did you get a loan to finance your activity?
- ¿From which institutions?
- ¿What was the amount of the loan?
- ¿How much did you pay and will you pay for the loan?
- Remittances.
- Income from interest
- Did you get credit to buy inputs for agricultural business?

### Paraguay

#### *1997-1999-2001-2002*

- Incomes from interest payments
- Income from transfers from relatives in the country
- Income from remittances
- Purchases of land or lots, houses, apartments, shops, enterprises, in the last 12 months: How much did you pay for the purchase of lands or lots?
- When did you buy the land?
- Purchases of actions, bonds or other asset (Household investment operations): How much did you pay for the purchase of actions, bonds or other?
- When did you buy the actions, bonds or other assets? (Household investment operations):
- Sales of actions, bonds or other asset (Household investment operations): How much did you receive for the sale of actions, bonds or other?
- When did you sell the actions, bonds or other assets? (Household investment operations):
- How much did you take from the Bank to finance household expenses?
- How much did you deposit in the bank in the last 12 months?
- How much did you lend to other persons in the last 12 months?
- How much did you borrow in the last 12 months?
- Do you have savings?
- In which institution or bank do you have your savings?

## Suriname

1999

- Money from family/friends; types of benefits in Sf
- Inheritance; types of benefits in Sf
- Receiving benefits from abroad or not?
- Received money from abroad; reaction to poverty increase'
- Did you deposit money in your account the last 12 months?
- Do you have savings in an unknown account?'
- Do you have savings in Surinamese currency account?
- Do you have savings in a foreign currency account?'
- What was the last amount you deposited in savings account?'
- Did you withdraw money from an account last 12 months?'
- Money withdrawn from an unknown account?'
- Money withdrawn from a Surinamese currency account?'
- Money withdrawn from a foreign currency account?'
- How big was last amount of money withdrawn from Sur currency account?'
- Where are most important financial assets located?'
- Do you have unpaid debts?'
- How big is the amount of the debts?'
- Did you ever contract a loan?'
- Where did you contract the last loan?'
- What was the purpose of the loan?'

## Uruguay

1995-1998-200-20031

- Amount received in interest from bank accounts.
- Income from accounts in banks abroad

## Venezuela

1995-1998-2000

- Housing ownership
- Income from bank deposits