Kenya Financial Diaries

Datasets User Guide

A guide to the data produced by the 2012-2013 Kenya Financial Diaries

Key attributes of the Kenya Financial Diaries data

Title	Kenya Financial Diaries 2012-2013
Time period covered	08/2012 - 12/2013
Provider	Financial Sector Deepening Kenya (FSDK)
Funders	Financial Sector Deepening Kenya (FSDK), Bill & Melinda Gates Foundation (BMGF)
Contributors	Bankable Frontier Associates (BFA), Digital Data Divide (DDD)
Geography	Kenya
Coverage type	Country
Series or system	Financial Diaries
Data type	Survey
Summary	The Kenya Financial Diaries datasets document the cash flows of 300 low-income households for one year, recording in great detail how they earn and spend money, share resources, and utilize financial devices in good times and bad.
Keywords	Financial Inclusion, Poverty
Publisher	Financial Sector Deepening Kenya (FSDK)
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1. Introduction

The Kenya Financial Diaries (KFD) project was designed to improve our understanding of the financial lives of low income Kenyans, offering new and deep insights into how they use and think about their money. The study was launched in January 2012, by Digital Data Divide (DDD) and Bankable Frontier Associates (BFA) with funding from FSD Kenya and the Bill & Melinda Gates Foundation.

In addition to quantitative records of flows of money entering and leaving the households through income, expenditure and financial transactions, interviewers recorded respondents' stories, perceptions, and the events happening in their lives. In total, the study covered 298 households from fourteen communities across five areas in Kenya: Mombasa, Nairobi, Makueni, Vihiga and El Doret. The full report is available online at www.fsdkenya.org.

The purpose of this guide is to provide an overview of the data collected during the course of the Financial Diaries project and a description of the datasets available for use. Figure 1.0 provides a schematic overview of the data collection, storage and cleaning process. Section 4 of this guide provides an in-depth explanation of the contents of the processed datasets for use.

Figure 1.0: Overview of Financial Diaries data collection, storage and cleaning process
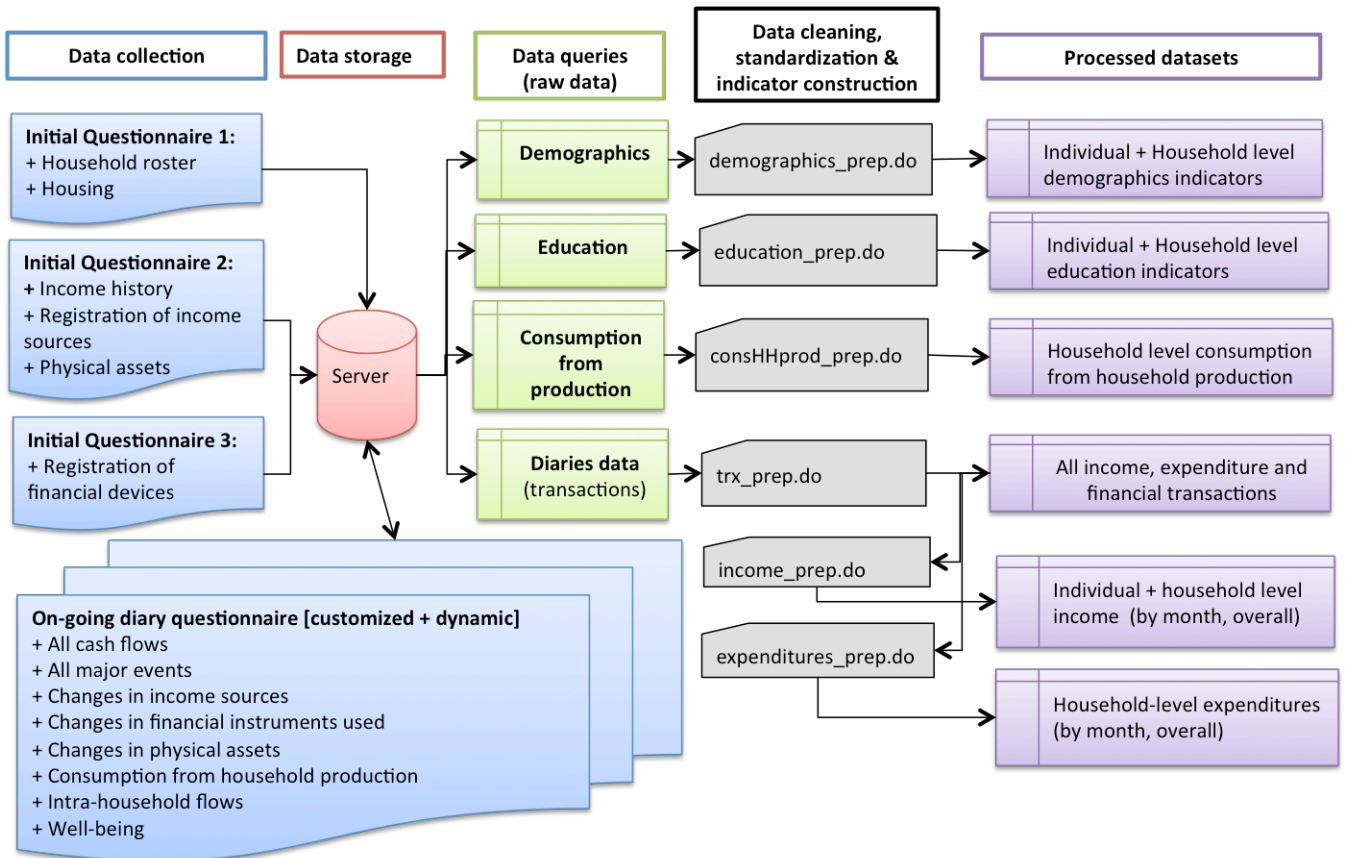
Financial Diaries sampling methodology & external validity

- The goal when selecting the sample of communities to include in the study was to get a mix that was sufficiently diverse to reflect Kenya's socio-economic and cultural diversity. More specifically, the sample purposefully targeted a 60-40 rural-urban mix, representation of Kenya's two largest cities (Nairobi and Mombasa), food insecure and remote areas, agricultural livelihoods, an area where CARE had trained formal savings groups and rural areas in the coast with deep pockets of poverty.

- Unlike nationally representative household surveys like the DHS or KIHBS, the KFD study was not designed to produce inferences about the population of Kenya. As described above, the sampling for the study was purposive and therefore it is not appropriate to make generalizations about Kenya as a whole from the data.

- The KFD was designed to understand the dynamics of cash flow patterns, the decisions and behaviors that drive them and the circumstances that influence them. In this way, the data helps generate hypotheses and ideas that are difficult to generate from larger quantitative surveys that cannot fully account for the context that gives rise to patterns in the data.

Data collection process

The KFD research team first identified communities for the study and recruited households within those communities for participation. Following recruitment, the research team visited each household to conduct three initial questionnaires that: (1) collected information on the household context and a roster of household members; (2) captured an income history for each household member, a register of physical assets owned and unique income sources for each household member; and (3) registered unique financial instruments used by each member. Data from these questionnaires were used to generate a custom "diaries" questionnaire for each household, built to collect unique income, expenditure and financial transactions for each individual in the household during interviews done approximately every two weeks. This diaries questionnaire was continually updated as households acquired or researchers became newly aware of financial instruments, income sources, household members, and physical asset changes. The diaries questionnaires produced a complete set of daily transactions recorded retrospectively over each two-week period over the course of a year. With a few exceptions, these transactions are completely disaggregated so that, for example, each individual purchase or income flow is recorded, even if there are multiple transactions per day.[1]

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[1] One such exception is in self-employment revenue, which is typically recorded as a daily aggregate, with small business owners unable to recall each explicit revenue transaction over a two-week period. Another example is consumption from

The tool that makes this fine-grained data collection possible is a specially built database application that was developed and used for the original 180-household 2004 South African Financial Diaries. Bankable Frontier Associates (BFA) revamped the database, adding an online interface and making it more flexible to allow for more customization across projects and countries. For the Kenya project, BFA developed a linked Android application enabling data collection on tablet computers. Ten full-time field researchers input all data directly into tablets running the android operating system, which would sync daily over the 3G network with the central servers, allowing some field validation of responses and more rapid monitoring of data quality.

2. Initial questionnaires: registration of income, assets and financial devices

As mentioned previously, during three initial visits to recruited households, several questionnaires were filled out prior to tracking cash flows. The data generated during this process is summarized in Table 2.0 below.

Table 2.0 Overview of the data generated during the initial stages of the study

Diaries interview data	Description
Housing conditions and ownership	During the initial visit to the household (or if a household moved to a new property during the course of the study), information was collected on the housing infrastructure, access to water, sanitation and energy, ownership status and ownership of other property.
Income sources register	For each household member, every income source was registered. Income sources spanned the following categories: agricultural income, income from casual work, rental income, transfers from government or non-profits, resources received from family and friends, income from self-employment, income from regular employment and income from temporary contractual work. Additional characteristics of each unique income source were recorded as well.
Assets register	All physical assets owned by the household (from household furniture, to appliances, vehicles, livestock, tools and other properties) were registered detailing the number owned and the total value. This registry is updated through the course of the study, so if, for example livestock dies, the value gets deducted from the registry, or if new asset are purchased or received as gifts, those would be added to the registry as well.
Financial device register	For each household member, every formal and informal financial device that the individual uses for savings, borrowing and insurance was recorded along with responses to several questions about each financial device. There are 48 separate datasets corresponding to each type of financial device.

3. Diaries questionnaires

A diaries interview would involve questions designed to capture information in nine broad domains during the typically 2-week period preceding the day of the interview (Figure 3.0): (1) well-being and "goings-on" to record any event that may have influenced household welfare; (2) Intra-household flows; (3) household's own production and consumption of food; (4) cash on hand; (5) flows of money associated with income sources; (6) outflows of money to pay for goods and services (operational expenses); (7) expenditures on physical assets (consumer durables); (8) flows of money associated with financial devices that helped respondents save and borrow; (9) major events that happened in the preceding period, such as a hospitalization or a wedding and (10) A journal maintained by the interviewers to record notes. These are summarized in the Table 3.0 below.

Figure 3.0 Financial Diaries are collected retrospectively approximately every two weeks.

Table 3.0 Overview of the data generated during the ongoing diaries questionnaire

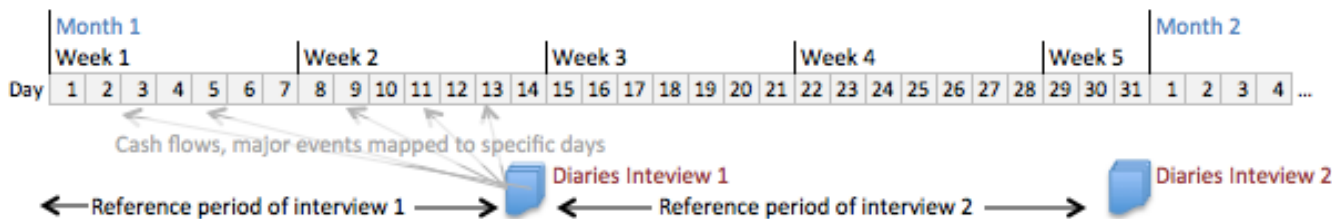| Diaries interview data	Description
Well-being	Four questions asked of available respondents above 13 years old asking them to rate their feelings of well-being along four dimensions: general happiness, relationships, confidence, and economic well-being.
Goings on	Captures whether (during the period preceding the day of the interview) household members experienced some kind of disruptive or novel event, even if it had no direct cash flow implications. This included: stopped by authorities, needed doctor or medicine but went without, felt unsafe due to crime, threatened or experienced disconnection from electricity or water for not paying bill, asset seizure to repay debt, missing an appointment or work due to lack of transport or child care, failure of expected income to arrive, started or stopped a romantic relationship, going to sleep hungry or without eating, sent home from school (for any reason). If the household experienced an event, the data also includes a short description of what happened.
Intra-household flows	Records exchanges of money among individuals within the same household, for example, if a mother gives money to children, or a husband gives money to his wife in the same household. *Disclaimer: Intra-household flows were not tracked as comprehensively as other cash flows; the level of flows captured in this dataset represents a lower bound estimate of flows through specific*

Table 3.0 Overview of the data generated during the ongoing diaries questionnaire

Diaries interview data	Description
	relationships.
Own production of food	Captures the type of food (e.g. maize, eggs, chicken, vegetables, goat) produced, the quantity consumed (both number and the unit of measure) and the self-reported estimated value of the amount consumed in aggregate over period between Diaries interviews.
Cash on hand*	Captures the amount of cash on hand the day of the interview, which marks the end of the cash flow period captured in that interview.
Income flows*	Captures monetary flows associated with all household members with registered income sources. This can include both revenues and expenses directly tied to that specific income source.
Operational expenses*	Captures all expenses associated with food and non-food purchases of goods and services.
Physical assets*	Captures all monetary flows associated with the purchase or sale of physical assets.
Financial flows*	Captures all monetary flows associated with saving, borrowing, and insurance through a variety of financial devices.
Major events	Records major events occurring in the household, including who is affected, the date the event took place, a qualitative description of what happened, the impact of the event on cash flows, any additional expenses that were needed to address the costs of the event, whether any money or assets were lost due to the event and strategies the household employed to raise additional funds. The major events tracked included: hospitalization; the death of a close family member or friend; adoption of or taking in a child; hosting a major party or celebration; crop destruction; theft; starting or stopping school, college or other educational training; marriage; major accident; admitted to hospital; natural disaster (such as flood, fire, drought, etc), separated from spouse, loss of home or land and death of livestock. Costs and resources mentioned in this form also appear in cash flows, though specific cash flow entries are not explicitly linked to the event in the cash flows file.
Journal	Provides a space for interviewers to record notes and observations helping to explain the context of the households' cash flows for the interview period.

Table 3.0 Overview of the data generated during the ongoing diaries questionnaire

Diaries interview data	Description
These data types form the core quantitative part of the diaries data and are explained in detail below. These transactions are all stored in the diaries_transactions_all.csv/dta dataset explained in detail in Section 4.7 of this guide.	

During a Diaries interview, researchers would try to comprehensively capture all sources and uses of funds in the days since the last visit (Table 3.1). One measure used during the study to track the degree of interview completion and thoroughness was the margin of difference between sources and uses of money after the interview. During the first month of diaries interviews (September of 2012) the median margin of difference between sources and uses was over 80 percent but fell to 6 percent by October and less than 2 percent by January of 2013. For this reason, depending on the analysis you plan to undertake with the data, it is advisable to drop data from the first two rounds of the diary questionnaire for any given household (or at least households with very large differences between sources and uses of money).

Table 3.1 Diaries interviews tried to account for all sources and uses of fund during the interview reference period.

Sources of Money	Uses of Money
Cash on hand at beginning of period (stock)	
Operational income	Operational expenses
Examples:	*Examples:*
+ Salary payment	+ Groceries
+ Net earnings (Revenues minus expenses) from own business	+ Medical bills
+ Resources received from family for emergency	+ School fees
Financial inflows	Financial outflows
Examples:	*Examples:*
+ Savings group payout	+ Repayment of loan
+ Loan	+ Insurance premium
+ Cash withdrawal from ATM	+ Deposit into M-PESA wallet
Sale of assets:	Purchase of assets:
Examples:	*Examples:*
+ Cow sold	+ Purchase of motorbike
+ Mobile phone sold	
	Cash on hand at end of period (stock)
Total sources of money during interview reference period	**Total uses of money during interview reference period**

All of the transactions captured during the diaries questionnaire were categorized with a transaction "class", a transaction "family" and a transaction "type" field, with each tier of classification providing increasing detail to characterize the transaction (Figure 3.1). The transaction class corresponds to broad roles of money: money received as income, money used to consume (i.e. pay for goods and services), money used to save, borrow and insure (mediated through financial instruments as informal as "under the mattress" or as formal as a commercial bank), money used to build assets (such as livestock or a home) and money held as cash (which was not categorized and tracked as a financial device)[2]. The transaction family category describes additional features of the transaction depending on the class: For income, it describes the source (e.g. agricultural income or regular employment income); for expenditures, it describes the sector of the good or services purchased (e.g. food, energy, water, education) and for financial devices it describes the kind of financial instrument (Figure 3.2). Financial device accounts (as opposed to transactions) are categorized by how they are designated as assets or liabilities on the balance sheet. Transactions influence financial device accounts by either increasing or decreasing their balance, the direction of this effect is captured as well. All of the fields that are used to categorize transactions and financial devices are presented in Section 4 (Table 4.7.2) of this guide.

Figure 3.1 Classification system in diaries dataset

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[2] The transaction class "Cash" corresponds to cash on hand at the time of the interview or cash lost, stolen or otherwise missing. These transactions are not considered cash flows.

Income
- Agricultural Income
- Self-employment
- Temporary or contractual work
- Casual Employment
- Regular employment
- Rental Inome or Other Activity
- Passthrough Income
- Non-employment
- Resources Received
- Resources Given

Expenditure
- Food
- Energy
- Communications
- Transportation
- Cleaning materials
- Water
- Education
- Personal care
- Religious
- Alcohol, cigarettes, drugs
- Medical
- Clothing
- Housing
- Other

Financial Devices
- Assets (savings & lending)
- Liabilities (borrowing)
- Insurance
- NA: Closing balances

Asset Purchases or Sales
- Asset purchase
- Asset received as gift
- Asset purchase

Cash
- Cash on hand

Transaction Class
- Balance Sheet Designation
- Transaction Family

Resources received (RR) represent contributions and remittances **from** friends & relatives. Resources given (RG) represent contributions & remittances **to** friends & relatives. While technically resources given do not represent income flows these flows are tracked under the income transaction family alongside RR.

Table 3.2 A closer look at the definitions of income used in the Financial Diaries

Income type	Definition
Regular Employment	The person may have engaged in regular employment if one or both of the following apply: - The job is done on a regular basis - The person earns regular pay, although the job may involve contingent-pay such as tips, commissions, and bonuses.
Casual Employment	The person may have engaged in casual work if one or more of the following apply: - Person works for various clients as needed; - Minimal expenses are associated with the work; it is mostly about providing labour; - The same job for the same client is not done on a regular basis.

Table 3.2 A closer look at the definitions of income used in the Financial Diaries

Income type	Definition
Self-employment	The person may have been self-employed if one or more of the following apply: - Person is running his/her own business with no other boss to report to; - Business may be either formal or informal, and the work may be full-time, part-time, or occasional; - Person usually has more than one client; and Person has expenditures (like stock, employees, rent, fuel, etc.) for which they are not reimbursed by the clients.
Non-employment income	The person earns non-employment income if they get some money or goods from an institution, like government, church, or an NGO. Some examples are: - NSSF - OVC grant (usually collected at Equity or Posta) - Money for the elderly - Money for the disabled - CDF or other government bursary - Hunger food safety net grant - Relief food from government - Help from a religious institution (such as church or mosque) - Help from Red Cross, Aphia Plus, or other NGO - Payment from a legal settlement - Severance or other payment from employer (where recipient did NOT pay in) - Survivor benefits from company (when family member dies) - Workers compensation or other company-provided disability pay - Provident fund payout (NOT NSSF, paid by employee) - Other retirement savings payout - Annuity payout
Property rental income	Rental income to property owners.
Agricultural income	The person earns an income from agriculture if the following conditions apply: - The person sells crops or vegetables that they produce (like maize, beans, cassava, sorghum, vegetables, fruits) for a profit. - The person pays for the costs of production, like seed, fertilizer, and labour (or does the labour him or herself or with help from family and friends for free). - The person sells eggs, milk, cheese, etc. that he or she produces. - But, this does NOT include selling animals or land—that is an asset sale.
Temporary contractual employment	This person earns an income from temporary contractual work if: - The job may be full or part time but is only for a specific period; - The employer pays for the costs associated for the work (like travel, materials, etc.); and - The worker is considered a "consultant" or "contractor".
Other income-generating activities	Includes activities such as: - Receiving "kitu kidogo" or other payments from others in exchange for some small help - Renting out tractor, plow, oxen, or other items for money - Bottle collection/recycling Or recycling or reselling discarded items (besides bottles) - Sale of non-asset personal possessions, - Gambling winnings (cards, dice, etc.) - Bull fighting, cock fighting, boxing - Lottery or sweepstakes winnings - Compensation for participation in surveys, studies, or focus groups

**Table 3.2** A closer look at the definitions of income used in the Financial Diaries

Income type	Definition
Passthrough income	Includes activities such as: - Receiving money from ROSCA or ASCA members to make their payments for them - Receiving money from a group to deposit into the bank on their behalf - Sending money from your own M-PESA in exchange for cash when someone needs to send money, but doesn't have money on their account - Receiving money to carry to give another person in another area or buy something on behalf of another person

Figure 3.2 Classification of financial devices in diaries dataset
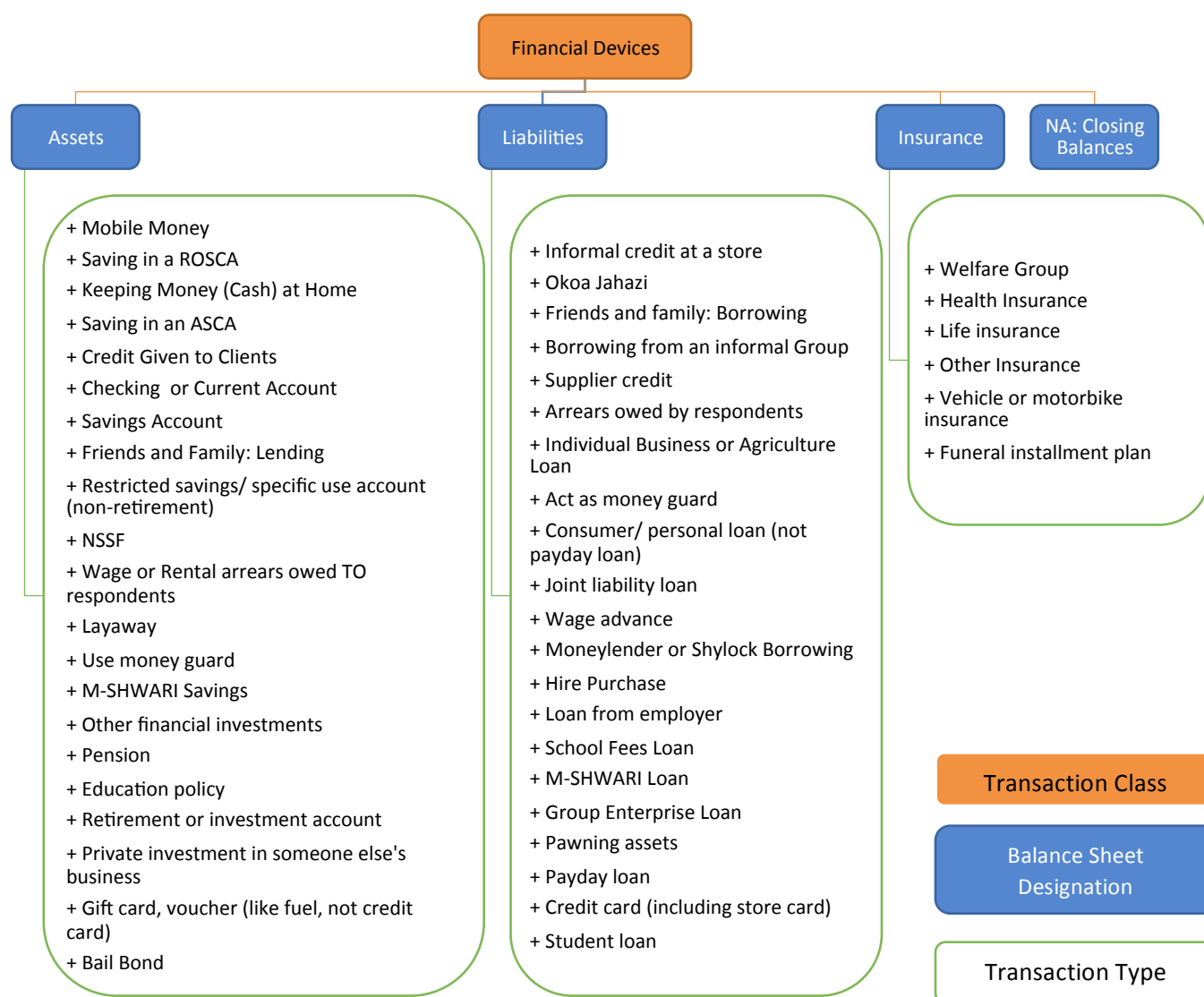
Tables 3.2 and Table 3.3 below illustrates how transactions associated with income and expenditure are structured in the data. Table 3.2 contains nine unique transactions associated with different income sources

(these are linked to the ID of the respondent receiving the income, but this ID is not shown in the table). Note that self-employment income transactions (income from running a business) can contain both revenues (Row 2) and business expenses (such as "Stock purchases" in Row 3, Column D), which represent an "Outflow" of cash (Column F). Table 3.3 contains nine unique transactions associated with different types of food and non-food expenditures. Note that the transaction mode (Column E) can take on forms other than cash, including purchases on credit, mobile money transfers, in-kind trades[3], credit or debit cards, airtime and others.

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[3] In-kind transactions are payments made with labor or food assistance, the estimated monetary value of the goods or labor exchanged is also provided in the dataset.

Table 3.3 Example of how transactions associated with **income** are recorded in the transactions dataset (only a select number of fields from the data file are shown)

Var label	Transaction Date	Transaction Family Description	Transaction Type Description	Transaction Purpose	Transaction Mode	Transaction Direction	Transaction Value (KES)
Var name	trx_date	trx_family_desc	trx_type_desc	trx_prx_purpose	trx_mode_desc	trx_direction	trx_value_kes
Row\Col	A	B	C	D	E	F	G
1	21-Oct-12	Casual employment	Casual employment, vibarua	1. Income, wages, tips, commissions	Cash	Inflow	250
2	25-Oct-12	Self-employment	Self-employment	1. Revenue or Sales	Cash	Inflow	9580
3	25-Oct-12	Self-employment	Self-employment	3. Stock purchases	Cash	Outflow	4460
4	26-Oct-12	Resources Received	Resources received from outside the household	Resources received	Cash	Inflow	50
5	26-Oct-12	Rental Income	Rental Income	1. Income from rental	Cash	Inflow	500
6	28-Oct-12	Resources given	Resources given outside the household	Resources given	Mobile money	Outflow	1975
7	29-Oct-12	Agriculture	Agricultural Income	1. Agricultural Revenues (Sales)	Cash	Inflow	150
8	11-Nov-12	Regular employment	Regular employment	1. All gross wages, bonuses, comissions	Cash	Inflow	100
9	12-Nov-12	Other	Other income generating activity	1. Income	Cash	Inflow	1000

Table 3.4. Example of how transactions associated with **expenditure** are recorded in the transactions dataset (only a select number of fields from the data file are shown)

Var label	Transaction Date	Transaction Family Description	Transaction Type Description	Transaction Purpose	Transaction Mode	Transaction Direction	Transaction Value (KES)
Var name	trx_date	trx_family_desc	trx_type_desc	trx_prx_purpose	trx_mode_desc	trx_direction	trx_value_kes
Row\Col	A	B	C	D	E	F	G
1	15-Sep-12	Food	Multi-item shopping trips--THE SHOP	Purchases	Cash	Outflow	200
2	21-Oct-12	Energy	Gas (for cooking), paraffin, charcoal, etc.	Purchases	Cash	Outflow	100
3	23-Oct-12	Cleaning materials	Housekeeping supplies (soap, Jik, Omo, etc.)	Purchases	Cash	Outflow	205
4	25-Oct-12	Communications	Pre-paid phone credit and data bundles	Purchases	Cash	Outflow	100
5	26-Oct-12	Medical	Medicines	Purchases	Cash	Outflow	541
6	31-Oct-12	Alcohol, cigarettes or drugs	Alcohol purchased in a pub, bar, etc.	Purchases	Purchase on credit/arrears	Outflow	500
7	7-Nov-12	Communications	Pre-paid phone credit and data bundles	Purchases	Purchase on credit/arrears	Outflow	9
8	7-Jan-13	Education	Scholastic materials (books, notebooks, pens, etc.)	Purchases	In-kind (trade, good, service)	Outflow	0
9	7-Jan-13	Communications	Pre-paid phone credit and data bundles	Purchases	Mobile money	Outflow	50

Table 3.4 provides a set of hypothetical transactions associated with a mobile money account along those transactions would be captured in the dataset. In this case, it is important to note how money to a friend via M-PESAPESA would be recorded twice in the database, once associated with the m financial device account and another associated with income as resources given. This kind of "do recording applies for all transactions that are both operational and financial at the same time, f salaries received into a bank account, purchases of food done on credit rather than with cash, and l through a payroll deduction. In such situations, the team had to record BOTH the operational ca example the full salary payment) and the financial transaction (the deposit into the correspo account). The purpose of these double entries is to capture the operational transaction while also b comprehensively see transactions in financial accounts and to maintain running balances in those acc

Table 3.5 Hypothetical transactions mapped to fields in the transactions dataset

No	Example transaction	How transaction would be represented in the database
1		This transaction is recorded as a deposit of 500 KES cash <u>into</u> a uniqu financial account that causes the balance of the account to increase
		Account ID ="123456789"
		Balance sheet designation of account = "Asset"
		Transaction class = "Financial Device"
	+ 500 KES of cash is converted to e-float at an M-PESA agent	Transaction family = "Mobile money"
		Transaction direction = "outflow"
		Effect of transaction on balance sheet = "increase"
		Transaction mode = "cash"
		Transaction value = 500
		Financial outlet type = "Agent"
2		This transaction is recorded as a withdrawal of 200 KES of mobile mo the M-PESA account causing the balance to fall by 200 KES.
	+ 200 KES worth of E-float is sent to a friend	Account ID ="123456789"
		Balance sheet designation of account = "Asset"
		Transaction class = "Financial Device"
		Transaction family = "Mobile money"

Table 3.5 Hypothetical transactions mapped to fields in the transactions dataset

No	Example transaction	How transaction would be represented in the database
		Transaction direction = "inflow"
		Effect of transaction on balance sheet = "decrease"
		Transaction mode = "mobile money"
		Transaction value = 200
3		Transaction 2 will trigger a recording of 200 KES as "resources given" to a person <u>outside</u> of the household.
		Account ID ="987654321"
		Balance sheet designation of account = NA
	+ 200 KES recorded as income, resources given	Transaction class = "Income"
		Transaction family = "Resources given"
		Transaction direction = "outflow"
		Effect of transaction on balance sheet = NA
		Transaction mode = "mobile money"
		Transaction value = 200
4		Transaction 2 also triggers a fee payment to Safaricom.
		Account ID ="123456789"
		Balance sheet designation of account = "Asset"
	+ 10 KES Fee assessed on mobile-money account balance	Transaction class = "Financial Device"
		Transaction family = "Mobile money"
		Transaction direction = NA
		Effect of transaction on balance sheet = "decrease"
		Transaction mode = "automatic"
		Transaction value = 10

Table 3.5 and 3.6 below illustrate (using a select number of fields) how transactions associated with financial devices are structured in the diaries transactions dataset (which is explained in full detail in Section 4.7). Table 3.5 displays nine unique transactions associated with three different types of financial device assets (A checking account, savings in a ROSCA and a mobile money account). For example, Row 1, of table 3.5 represents a deposit (Column C, Row 1) of KES 5000 (Column F, Row 1) to a checking account (Column B, Row 1) made on the 4th of December, 2012 (Column A, Row 1). This transaction represents an *outflow* of money (Column E, Row 1) from the individual to the bank via a transfer (Column D, Row 1). The effect of this transaction is to increase the balance (Column H, Row 1) on the checking account, which is designated as a financial asset (Column G, Row 1). Note the fee on Row 8 assessed on the transfer of funds from a Mobile Money Account (Row 7). Here the transaction mode (Column D) of the fee is denoted as "Automatic" because the mobile money operator automatically deducts KES 25 from the account balance. As a result, this fee is not considered a flow of cash - the value in the transaction direction field (Column E) is missing.

A note on Savings in a ROSCA

As ROSCA accounts can be both an asset and a liability, in the dataset ROSCA accounts are always classified as assets whose balance is allowed to go negative.

Table 3.6 displays transactions associated with six different financial accounts designated as liabilities on the balance sheet (these represent money that is owed by the respondent to other individuals or institutions). For example, Row 7 in the table represents a new loan of KES 4,000 (Column F) the respondent received on the 1st of March, 2013 (Column A) from friends and family (Column B). Since this is a new financial instrument that was not previously registered, the transaction is recorded as a *starting balance* (Column C and D)[4]. On the 15th of March (Row 8) the loan is repaid in full. Note that all starting balances in the transactions dataset are stocks, they are not considered flows of cash and thus do not have values in the *trx_direction* field.

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[4] If you compute flows of cash associated with a specific financial device account, you would want to exclude starting balances.

Table 3.6. Example of how transactions associated with financial assets are recorded in the transactions dataset (only shows a select number of fields from the data file)

Var label	Transaction Date	Transaction Family	Transaction purpose	Transaction Mode	Transaction direction	Transaction Value (KES)	Account designation on balance sheet	Effect of transacti on balance sheet
Var name	trx_date	trx_family_desc	trx_prx_purpose	trx_mode_desc	trx_direction	trx_value_kes	account_bsheet_desig	trx_bsheet_direct
Row\Col	A	B	C	D	E	F	G	H
1	4-Dec-12	Checking or Current Account	2. Deposits	Transfer into bank, SACCO,MFI	Outflow	5000	Asset	Increase
2	5-Dec-12	Checking or Current Account	3. Withdrawals	Cash	Inflow	5000	Asset	Decrease
3	4-Jan-13	Checking or Current Account	2. Deposits	Transfer into bank, SACCO, MFI	Outflow	5000	Asset	Increase
4	5-Jan-13	Checking or Current Account	3. Withdrawals	Cash	Inflow	5000	Asset	Decrease
5	5-Mar-13	Saving in a ROSCA	2. Deposits--Contributions	Cash	Outflow	500	Asset	Increase
6	5-Apr-13	Saving in a ROSCA	3. Withdrawals	Cash	Inflow	600	Asset	Decrease
7	7-Jan-13	Mobile Money	2. Deposit	Mobile money transfer	Outflow	800	Asset	Increase
8	8-Jan-13	Mobile Money	4. Any known fees	Automatic		25	Asset	Decrease
9	8-Jan-13	Mobile Money	3. Withdrawals	Cash	Inflow	775	Asset	Decrease

Table 3.7 Example of how transactions associated with financial liabilities are recorded in the transactions dataset (only shows a select number of fields from the data file)
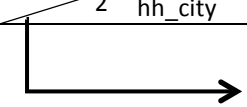
Var label	Transaction Date	Transaction Family	Transaction purpose	Transaction Mode	Transaction direction	Transaction Value (KES)	Account designation on balance sheet	Effect of transaction on balance sheet
Var name	trx_date	trx_family_desc	trx_prx_purpose	trx_mode_desc	trx_direction	trx_value_kes	account_bsheet_des ig	trx_bsheet_direct on
Row\Col	A	B	C	D	E	F	G	H
1	10-Apr-13	Wage advance	2. New borrowing	Cash	inflow	1,000	Liability	increase
2	14-Apr-13	Friends and family: Borrowing	2. New borrowing	Mobile money transfer	inflow	2,050	Liability	increase
3	16-Apr-13	Friends and family: Borrowing	3. Payments	Mobile money transfer	outflow	2,000	Liability	decrease
4	29-Mar-13	Individual Business or Agriculture Loan	2. New borrowing	Transfer into bank, SACCO, or MFI account	inflow	50,000	Liability	increase
5	8-Apr-13	Consumer/ personal loan	3. Payments	Automatic	outflow	2,500	Liability	decrease
6	8-Apr-13	Consumer/ personal loan	3. Payments	Automatic	outflow	500	Liability	decrease
7	1-Mar-13	Friends and family: Borrowing	1. Starting balance (today)	STARTING BALANCE		4,000	Liability	increase
	15-M	Fi d d f il B i	3 P t	C h	tfl	4 000	Li bilit	d
9	31-Jan-13	School Fees Loan	1. Starting balance (today)	STARTING BALANCE		40,000	Liability	increase

4. Datasets

This section provides additional detail on the processed datasets currently available for use. For each overview, variable list and value label list is provided. Variables or datasets filenames with the denote monetary values that have been converted to US Dollars from Kenyan shillings using the ave exchange rate over the course of the study, which was: 1 USD = 85 KES. All datasets are available i (.dta) and comma-delimited (.csv) formats. Due to the studies commitment to keep the data anony are certain variables that are not available in public versions of the data. The variables are denoted a

Example:

Variable Order	Variable Name	Variable label
1	hh_com	Household Community Code
2	hh_city	Household City Code

The diagonal line indicates that the variable is not available in public versions of the data

4.1. Housing Conditions & Ownership

4.1.1. Overview

Dataset file name	housing_conditions_ownership.dta
Number of variables	60
Number of observations	301
Description	Characteristics of housing infrastructure, asset ownership, owners and ownership of other properties
Data dependencies	Housing.xlsx
Code files	housing_prep.do

4.1.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique Household ID
2	hh_int_situation	HH filled form as initial questionnaire or bc of a move during
3	hh_circ_move_why	HH circumstances: Why did HH move?
4	hh_circ_move_when	HH circumstances: When did HH move?
5	hh_circ_problems	HH circumstances: problems faced by HH
6	hh_inf_wall_material	HH infrastructure: wall material type
7	hh_inf_roof_material	HH infrastructure: roofing material type

Variable Order	Variable Name	Variable label
8	hh_inf_floor_material	HH infrastructure: floor material type
9	hh_inf_cookfuel_source	HH infrastructure: main cooking fuel source
10	hh_inf_lighting_source	HH infrastructure: main lighting source
11	hh_inf_water_source	HH infrastructure: main water source
12	hh_inf_rooms_habitable	HH infrastructure: habitable rooms (N)
13	hh_inf_rooms_other	HH infrastructure: other rooms (eg living room, kitchen) (N)
14	hh_inf_toilet_type	HH infrastructure: toilet type
15	hh_inf_toilet_shared	HH infrastructure: toilet sharing
16	hh_inf_housing_type	HH infrastructure: type of housing
17	hh_inf_electricity_access	HH infrastructure: electricity access (y/n)
18	hh_inf_interiorcond	HH infrastructure: general condition of interior
19	hh_inf_exteriorcond	HH infrastructure: general condition of exterior
20	hh_asset_internet_access	HH assets: mode of internet access
21	hh_asset_iron_any	HH assets: owns iron box (y/n)
22	hh_asset_mosqnets_N	HH assets: mosquito nets (N)
23	hh_asset_towels_N	HH assets: towels (N)
24	hh_asset_fryingpan_N	HH assets: frying pans (N)
25	hh_env_settingdesc	HH environment: setting (urban/ rural)
26	hh_env_desc	HH environment: description of area within 100m
27	hh_env_dilapbuildings	HH environment: share of dilapidated bldgs within 100m
28	hh_env_streets	HH environment: issues affecting streets within 100m
29	hh_env_trash	HH environment: quantity of trash within 100m
30	hh_ownership_type	HH ownership: HH owns this home (y/n)
31	hh_ownership_plotacquisition	HH ownership: If owner occupied, how HH acquired plot
32	hh_ownership_houseacquisition	HH ownership: If owner occupied, way HH acquired house
33	hh_ownership_docu	HH ownership: If owner occupied, documentation proof (y/n)
34	hh_otherprop_any	HH ownership: owns other homes, plots, shambas (y/n)
35	hh_otherprop_N	HH ownership: owns other homes or plots (N)
36	hh_otherprop1_docu	HH ownership: Other property 1, documentation (y/n)
37	hh_otherprop1_use	HH ownership: Other property 1, how used
38	hh_otherprop1_name	HH ownership: Other property 1, name
39	hh_otherprop1_value	HH ownership: Other property 1, value (kes)
40	hh_otherprop2_name	HH ownership: Other property 2, name
41	hh_otherprop2_use	HH ownership: Other property 2, how used
42	hh_otherprop2_value	HH ownership: Other property 2, value (kes)
43	hh_otherprop2_docu	HH ownership: Other property 2, documentation (y/n)
44	hh_otherprop3_name	HH ownership: Other property 2, name
45	hh_otherprop3_docu	HH ownership: Other property 3, documentation (y/n)
46	hh_otherprop3_use	HH ownership: Other property 3, how used
47	hh_otherprop3_value	HH ownership: Other property 3, value (kes)
48	hh_othershamba_N	HH ownership: owns other shambas (N)
49	hh_othershamba1_name	HH ownership: Other shamba 1, name
50	hh_othershamba1_docu	HH ownership: Other shamba 1, documentation (y/n)
51	hh_othershamba1_use	HH ownership: Other shamba 1, how used

Variable Order	Variable Name	Variable label
52	hh_othershamba1_value	HH ownership: Other shamba 1, value (kes)
53	hh_othershamba2_name	HH ownership: Other shamba 2, name
54	hh_othershamba2_docu	HH ownership: Other shamba 2, documentation (y/n)
55	hh_othershamba2_use	HH ownership: Other shamba 2, how used
56	hh_othershamba2_value	HH ownership: Other shamba 2, value (kes)
57	hh_othershamba3_name	HH ownership: Other shamba 3, name
58	hh_othershamba3_docu	HH ownership: Other shamba 3, documentation (y/n)
59	hh_othershamba3_use	HH ownership: Other shamba 3, how used
60	hh_othershamba3_value	HH ownership: Other shamba 3, value (kes)

4.1.3. Value labels

```
land_ownership_documentation:
          1 No written agreement
          2 Yes, a written agreement, but not a title deed
          3 Yes, a title deed

house_acquisition_method:
          1 Inherited
          2 Built with savings in bank, SACCO, MFI
          3 Built using assets/savings kept elsewhere
          4 Built using credit/loan from bank, SACCO, or MFI
          5 Built using credit/loan from elsewhere
          6 Built with in-kind offer for labor or other goods/services
          7 Gifts from community, family, friends
          8 Built using ROSCA and regular income to buy materials kidogo-kidogo
          9 Used local materials
         11 Bought already built land using other savings/assets
         12 Bought already built using credit/loan from bank, SACCO, MFI
         13 Compensation from employer or state

plot_acquisition_method:
          1 Inherited
          2 Bought plot with savings in the bank, SACCO, MFI
          3 Bought plot using assets/savings kept elsewhere
          4 Bought plot using credit/loan from bank, SACCO, or MFI
          5 Bought plot using credit/loan from elsewhere
          7 Gift from community, family, friends
          8 Land grab
          9 Compensation from employer or state

ownership_type:
          1 Owner occupied, no mortgage
          2 Owner occupied, but outstanding mortgage
          3 Employer provided
          4 Rented
          5 Allowed to live here by owner
          6 Squatter-no rent paid

urbanrural:
          1 Urban
```

```
        2 Rural

yesno:
        0 No
        1 Yes

internet_access:
        1 Does not access internet
        2 Own house connection through cable, dialup, mobile modem
        4 Cyber cafe
        7 Own mobile phone
        8 Other's mobile phone(s)
        9 Office/workplace

housing_condition:
        1 No major problems
        2 Some peeling paint, cracks in walls, rusted iron sheets
        3 Needs substantial painting, refilling, repair
        4 Dilapidated

electricity_access:
        1 No access
        2 Yes, own electricity
        3 Yes, from neighbor or unofficial source

housing_type:
        1 House/bungalow
        2 Flat
        3 Maisonette/townhouse
        4 Swahili type house
        5 Shack
        6 Other temporary or semi-permanent structure

toilet_shared:
        1 Private
        2 Shared

toilet_type:
        1 Main sewer
        2 Septic tank
        3 Cess pool
        4 Pit latrine, VIP
        5 Pit latrine, covered
        6 Pit latrine, uncovered
        8 Bush

water_source:
        2 Dam
        4 Stream/River
        5 Protected spring
        6 Unprotected spring
        7 Protected well
        8 Unprotected well
        9 Borehole
        10 Piped into dwelling
        11 Piped somewhere else (outside, neighbor)
        12 Rain/harvested
```

```
        13 Water vendor

lighting_source:
         1 Collected Firewood
         2 Purchased firewood
         4 Paraffin
         5 Electricity
         7 Dry cell
         8 Candles
        10 Solar

cookfuel_source:
         1 Collected firewood
         2 Purchased firewood
         4 Paraffin
         6 Gas/LPG
         7 Charcoal
         9 Biogas
        10 Eats at establishment

floor_type:
         1 Cement/Concrete/Slab
         2 Tiles
         3 Wood
         4 Earth/Cowdung

roof_type:
         1 Grass, thatch, makuti
         3 Corrugated iron, mabati
         5 Asbestos sheet
         6 Concrete
         7 Tiles
         8 Other

wall_type:
         1 Stone
         2 Brick/block
         3 Mud/wood
         4 Mud/cement
         5 Wood only
         6 Corrugated Iron Sheet
         7 Other
```

4.2.   Physical Assets

4.2.1.   Overview

Dataset file name   assets_hh.dta [Still waiting on a few things to finalize this]

Number of variables

Number of observations

Description   The number and value of household assets at the start of the study, including changes to the number and value over the course of the study.

Data dependencies	Physical_assets_changes.xlsx
Code files	assets_prep.do

4.2.2.   Variables

4.2.3.   Value labels

4.3.   Demographics

4.3.1. Demographics by household

4.3.1.1.   Overview

Dataset file name	demo_hh.dta
Number of variables	16
Number of observations	298
Description	Demographic indicators at the household level
Data dependencies	demographics_only_m1_10092014.csv
Code files	demographics_prep.do

4.3.1.2.   Variables

Variable order	Variable name	Variable label
1	hh_ids	Unique household ID
2	dem_urban	Demographics: HH in urban area (%)
3	dem_hh_size	Demographics: HH size (N)
4	dem_hh_meanage	Demographics: Mean age of HH (yrs)
5	dem_hh_ages0_4	Demographics: Children, ages 0-4 (N)
6	dem_hh_ages5_14	Demographics: Children, ages 5-14 (N)
7	dem_hh_ages15_17	Demographics: Children, ages 15-17 (N)
8	dem_hh_ages0_17	Demographics: Children, ages 0-17 (N)
9	dem_hh_ages15plus	Demographics: Adults, 15+ (N)
10	dem_hh_ages18plus	Demographics: Adults, 18+ (N)
11	dem_hh_ages65plus	Demographics: Adults, 65+ (N)
12	dem_hh_ages20_30	Demographics: Adults, 20-30 (N)
13	dem_hh_workage	Demographics: Working age [15-64] members (%)
14	dem_hh_dependents	Demographics: Dependent [<15, 65+] members (%)
15	dem_hh_agehead	Demographics: Age of HH head (yrs)
16	dem_hh_malehead	Demographics: Household head is male (%)
17	dem_pae_oecd	Demographics: per adult equivalents (OECD method)

18	dem_pae_kihbs	Demographics: per adult equivalents (KIHBS method)

4.3.1.3. Value labels

[none]

4.3.2. Demographics by household member

4.3.2.1. Overview

Dataset file name	demo_ind.dta
Number of variables	11
Number of observations	1,565
Description	Demographic indicators for all household members (age, marital status, tribal affiliation, relationship to household head)
Data dependencies	demographics_only_m1_10092014.csv
Code files	demographics_prep.do

4.3.2.2. Variables

Variable order	Variable name	Variable label
1	hh_ids	Unique household ID
2	m_ids	Unique individual ID
3	dem_i_male	Demographics: Male (%)
4	dem_i_age_yrs	Demographics: age (years) at start of study
5	dem_i_age_5yrgrp	Demographics: 5-year age group [1-14]
6	dem_i_age_workage	Demographics: In working ages, 15-64 (%)
7	dem_i_relhead	Demographics: Relationship to household head [1-19]
8	dem_i_hhead	Demographics: Household Head (%)
9	dem_i_marstat	Demographics: Marital Status [1-4]
10	dem_i_tribe	Demographics: Tribal Membership [1-12]
11	dem_i_children_tot	Demographics: Children, Total (N)
12	dem_i_children_inhh	Demographics: Children, living in HH (N)

4.3.2.3. Value labels

tribe:
             1 Embu
             2 Kalenjin
             3 Kamba
             4 Kikuyu

```
            5 Kisii
            6 Luhya
            7 Luo
            9 Meru
           10 Mijikenda/Swahili
           11 Somali
           12 Taita/Taveta
marstat:
            1 Never married/lived together
            2 Married/living together
            3 Separated/divorced
            4 Widowed
rel:
            1 Household head
            2 Husband or wife
            3 Unmarried partner
            4 Son or daughter
            5 Step son or step daughter
            6 Son or daughter in law
            7 Parent (mother or father)
           10 Brother or sister
           11 Brother or sister in law
           12 Aunt or uncle
           13 Grandparent
           14 Grandchild
           15 Cousin
           16 Niece or nephew
           17 Foster or adopted parent
           18 Foster or adopted child
           19 Friend or neighbor
age_grp:
            1 [0 – 5)
            2 [5 – 10)
            3 [10 – 15)
            4 [15 – 20)
            5 [20 – 25)
            6 [25 – 30)
            7 [30 – 35)
            8 [35 – 40)
            9 [40 – 45)
           10 [45 – 50)
           11 [50 – 55)
           12 [55 – 60)
           13 [60 – 65)
           14 [65+]
attain:
            0 No education (
            1 Nursery/ Kindergarten
            2 Primary (some or complete)
            3 Secondary (some or complete)
            4 Post–secondary (some or complete)
```

4.4.   Education

4.4.1. Education by household

4.4.1.1.   Overview

Dataset file name	edu_hh.dta
Number of variables	9
Number of observations	298
Description	Educational indicators at the household level
Data dependencies	education_m1_10092014.csv
Code files	education_prep.do

4.4.1.2.   Variables

Variable order	Variable name	Variable label
1	hh_ids	Unique household ID
2	edu_hh_child613inschool	Education: Children (6-13) in school [%]
3	edu_hh_child1417inschool	Education: Children (14-17) in school [%]
4	edu_hh_girls613inschool	Education: Girls (6-13) in school [%]
5	edu_hh_girls1417inschool	Education: Girls (14-17) in school [%]
6	edu_hh_boys613inschool	Education: Boys (6-13) in school [%]
7	edu_hh_boys1417inschool	Education: Boys (14-17) in school [%]
8	edu_hh_headattain_yrs	Education: Formal schooling of HH head [yrs]

4.4.1.3.   Value labels

[None]

4.4.2. Education by household member

4.4.2.1.   Overview

Dataset file name	edu_hh.dta
Number of variables	6
Number of observations	1,565
Description	Educational indicators at the individual level (enrollment status, educational attainment)
Data dependencies	education_m1_10092014.csv
Code files	education_prep.do

4.4.2.2.   Variables

Variable Order	Variable Name	Variable Label
1	m_ids	Unique individual ID
2	hh_ids	Unique household ID
3	edu_i_enrolled	Education: Currently enrolled in school (%)
4	edu_i_attain	Education: Highest educational attainment [0-4]
5	edu_i_attain_yrs	Education: formal schooling [yrs]

4.4.2.3.   Value labels

```
attain
        0 No education
        1 Nursery/ Kindergarten
        2 Primary (some or complete)
        3 Secondary (some or complete)
        4 Post–secondary (some or complete)
```

4.5.   Well-being

4.5.1.   Overview

Dataset file name	diaries_wellbeing_ind.dta
Number of variables	7
Number of observations	7,835
Description	Captures perceptions of well being at time of interview
Data dependencies	DQ Well-Being over time.csv
Code files	wellbeing_prep.do

4.5.2.   Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	m_ids	Unique individual ID
3	int_date	Interview date
4	wellbeing_q1	How happy have you been since I saw you last?
5	wellbeing_q2	How have you been doing economically since I saw you last?
6	wellbeing_q3	How have your relationship with other people been going since I saw you last?
7	wellbeing_q4	How confident in yourself have you been feeling since I saw you last?

4.5.3.   Value labels

```
confidence_scale:
        1 Very unconfident
        2 Moderately unconfident
        3 Neither confident nor unconfident
```

```
            4 Moderately confident
            5 Very confident

econ_relate_scale:
            1 Very badly
            2 Moderately badly
            3 Neither well nor badly
            4 Moderately well
            5 Very well

happy_scale:
            1 Very unhappy
            2 Moderately unhappy
            3 Neither happy nor unhappy
            4 Moderately happy
            5 Very happy
```

4.6. Goings on

4.6.1. Overview

Dataset file name	diaries_goingson_hh.dta
Number of variables	22
Number of observations	5,326
Description	Captures whether household experienced a disruptive or novel event in the period since the last diaries interview.
Data dependencies	Goings_On_4_july_14.xlsx
Code files	goingson_prep.do

4.6.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	int_date	Interview Date
3	goingson_q1	Was stopped, arrested or had some other problem with police or city council askari
4	goingson_q1_explain	If yes, explain what happened and to whom (police)
5	goingson_q2	Needed a doctor or medicine but went without
6	goingson_q2_explain	If yes, explain what happened and to whom (needed doctor or medicine)
7	goingson_q3	Felt unsafe in home or community due to crime committed nearby
8	goingson_q3_explain	If yes, explain what happened and to whom (felt unsafe)
9	goingson_q4	Threatened with or experienced disconnection of electricity or water for not pay
10	goingson_q4_explain	If yes, explain what happened and to whom (disconnection)
11	goingson_q5	Had some assets taken to repay a debt
12	goingson_q5_explain	If yes, explain what happened and to whom (assets seized)
13	goingson_q6	Missed an appointment or work due to lack of transport or child care

14	goingson_q6_explain	If yes, explain what happened and to whom. (missed appointment)
15	goingson_q7	Expected an important source of income that did not come
16	goingson_q7_explain	If yes, explain what happened and to whom. (expected income)
17	goingson_q8	Started or stopped a romantic relationship (besides marriagedivorce)
18	goingson_q8_explain	If yes, explain what happened and to whom. (romantic relationship)
19	goingson_q9	Went to sleep hungry or without eating
20	goingson_q9_explain	If yes, explain what happened and to whom (hunger)
21	goingson_q10	A child was sent home from school FOR ANY REASON
22	goingson_q10_explain	If yes, explain who was sent home and why (sent home)

4.6.3. Value labels

yesno:
      0 No
      1 Yes

4.7. Intra-household flows

[This data is not yet available]

4.8. Diaries transactions

4.8.1. Overview

Dataset file name	diaries_transactions_all.dta
Number of variables	66
Number of observations	483,949
Description	All diary transactions associated with income sources; expenditures on goods and services and savings; borrowing and insurance through financial devices captured during the course of the study.
Data dependencies	All CF 16th Dec 2014.csv, interview_designations_by_date_oct2014.csv
Code files	trx_prep.do, trxtime_prep.do, trxstructure_prep.do

Income transactions (N)	114,417
Expenditure transactions (N)	283,942
Financial transactions (N)	77,070
Earliest-latest transaction date	08/01/2012 - 12/31/2013
Total unique households	298

Total unique income account owners	226
Total unique financial account owners	444
Total unique income accounts	4,558
Total unique financial accounts	4,998

Total transaction by calendar day
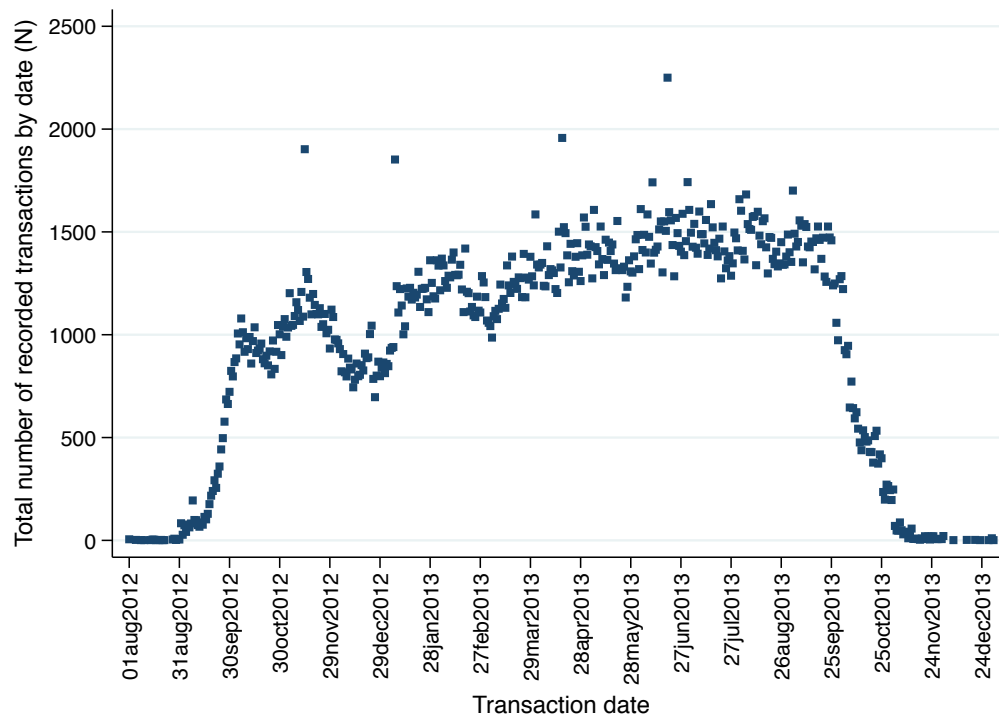
Total households with reported transactions by calender day
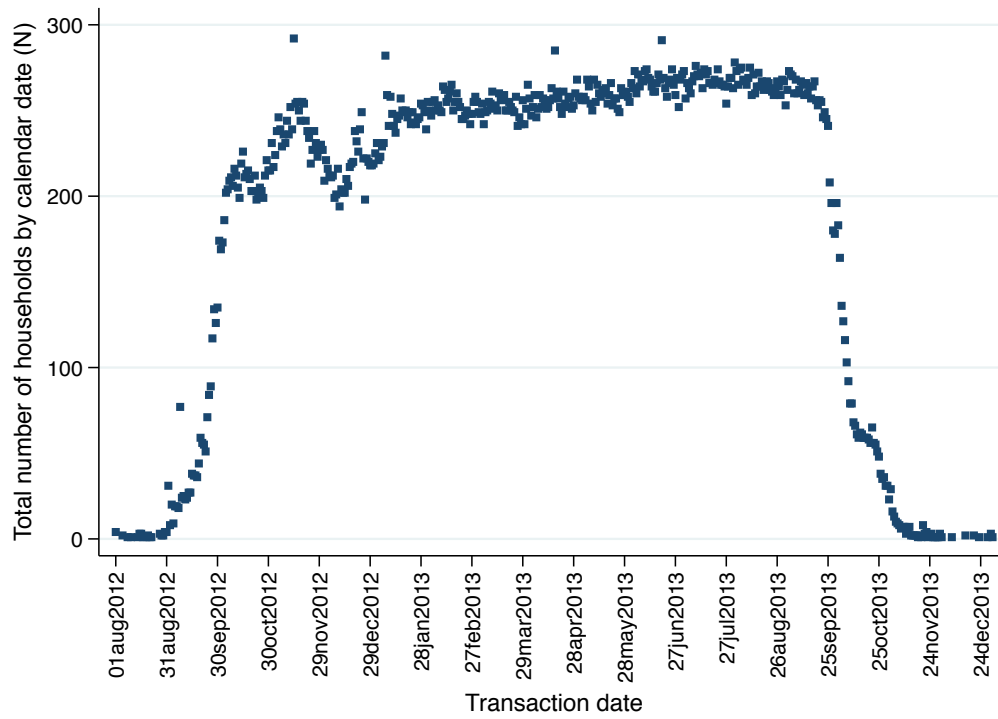
Average transactions per households by calendar day

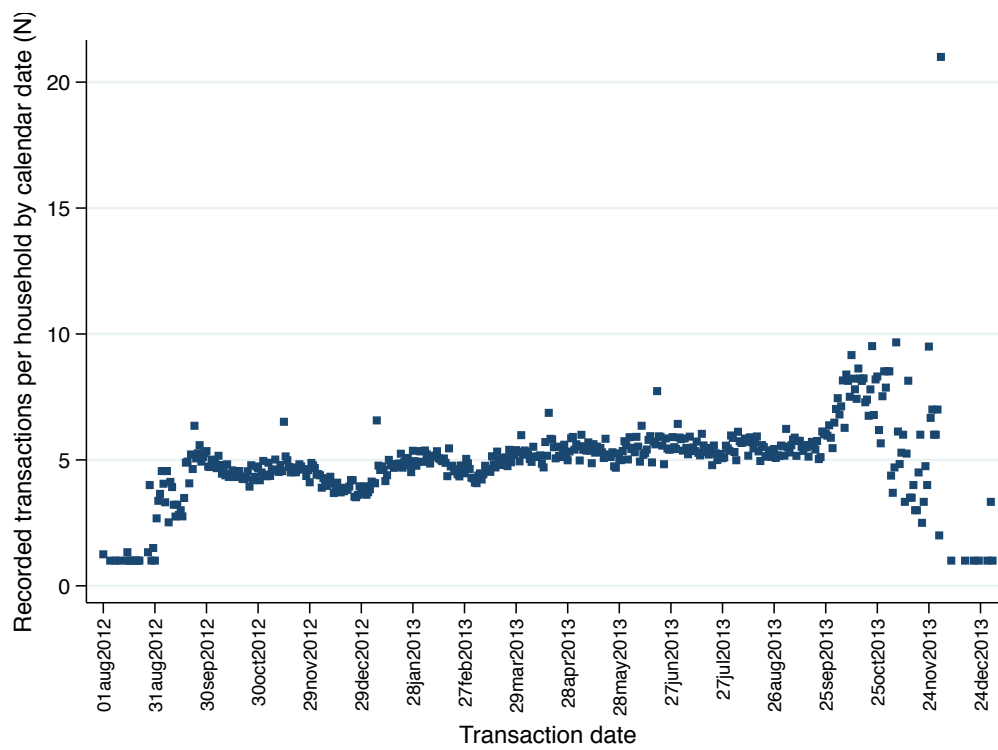| Transaction class	Description	Details	Time specificity
Cash	Cash on hand; cash lost, stolen or missing		Every Interview
Income	Income earned through all possible sources (casual work, agricultural income, self-employment and other sources).	+ Income flows are mapped to the individual earning the income + However, some income sources are classified as household income sources + For the self-employed and farmers, both revenues and business expenditures were tracked and classified as income (to enable computation of earnings)	Daily
Expenditures	Food and non-food purchases	+ Expenditures are linked to the individual making the purchase but the "owner" of the transaction is the household.	Daily
Asset Purchases or Sales	Purchases or sale of assets	+ Assets are assigned not assigned to individuals (they are assigned to the household) but records in the diaries data are assigned to the individual making the transaction.	Daily
Financial devices	All financial flows associated with savings, borrowing or insurance accounts.	+ Each transaction associated with a financial device is linked to an account owned by an individual in the household. However, in some cases accounts are owned by the household + Transactions within an account can be linked to a one or more household member that is not the account owner	Daily

4.8.2. *Variables*

Variable Order	Variable Name	Variable label
1	hh_com	Household Community Code
2	hh_com_lat	hh_com_lat
3	hh_com_long	hh_com_long
4	hh_city	Household City Code
5	hh_ids	Unique household ID
6	unique_hhs	[1,0] Tag for unique households (located at first trx date)
7	first_trx_date_hh	Date of first recorded transaction associated with household
8	last_trx_date_hh	Date of last recorded transaction associated with household
9	tot_hh_daysofobs	Total days household is observed

Variable Order	Variable Name	Variable label
10	tot_hh_monthsofobs	Total months household is observed
11	interview_designation	Type of interview
12	int_date	Date of interview
13	int_month	Month of interview
14	int_year	Year of interview
15	int_yr_mo	Year and month of interview
16	first_int_date	Date of first interview (from cash flow dataset)
17	account_ids	Unique account ID, HH=HH ownership
18	account_name	Account name used by study [for income sources and financial instruments]
19	unique_accnts	[1,0] Tag for unique financial device/income accounts (located at first trx date
20	m_ids_owner	Unique member ID [assigned to owner of account], HH=HH ownership
21	m_name_owner	Name of account owner, HH = HH ownership
22	unique_hm_owner	[1,0] Tag for unique financial device/income account owners (located at first tr
23	account_bsheet_desig	Balance sheet designation of financial account: Assets, liabilities, insurance
24	account_startclose_balance	Starting (Start) or closing balance (Close)
25	account_formal	Financial device formality [1=Formal, 0=Informal]
26	account_liquid	Financial device liquidity [1=liquid, 0=Not liquid], only defined for assets
27	first_trx_date_acc	Date of first recorded transaction associated with account
28	last_trx_date_acc	Date of last recorded transaction associated with account
29	tot_acc_daysofobs	Total days account is observed
30	tot_acc_monthsofobs	Total months account is observed
31	trx_id	Unique transaction identifier
32	m_ids_trx	Unique member ID [assigned to member making transaction], HH=HH ownership
33	m_name_trx	Name of household member making transaction
34	trx_date	Transaction date
35	trx_month	Transaction month
36	trx_year	Transaction year
37	trx_yr_mo	Transaction year and month
38	trx_dq_round	Round of diary questionnaire to which transaction belongs
39	trx_stdtime_days_hh	Standardized time (days since first transaction event) [for household]
40	trx_stdtime_mnths_hh	Standardized time (months since first transaction event) [for household]
41	trx_stdtime_days_acc	Standardized time (days since first transaction event) [for account]
42	trx_stdtime_mnths_acc	Standardized time (months since first transaction event) [for account]
43	trx_class_code	Transaction class code [income, financial device, expenditure, other]
44	trx_class_desc	Transaction class description [describes values in trx_class_code]
45	trx_family_code	Transaction family code
46	trx_family_desc	Transaction family description [describes values in trx_family_code]
47	trx_type_code	Transaction type code
48	trx_type_desc	Transaction type description [describes values in trx_type_code]
49	trx_prx_purpose	Proximal purpose of transaction [e.g. withdrawal, deposit for financial devices]
50	trx_prx_purpose_fd	Identifies withdrawals, deposits, borrowing and repayments on financial devices
51	trx_fee	Identifies fees assessed on accounts
52	trx_bsheet_direction	Effect of transaction on account balance (+1=increase, -1=decrease)
53	trx_mode_code	Mode of transaction [e.g. Cash, card, mobile money] code

Variable Order	Variable Name	Variable label
54	trx_mode_desc	Mode of transaction [e.g. Cash, card, mobile money] description
55	trx_place	Geo location of trx: place of origin for inflows, destination for outflows
56	trx_place_incommunity	Geo location of trx: 1 = Inside community (30 min walk or less), 0 = Outside
57	trx_place_lat	Geograhic location of trx: Latitude (N/S) Coordinates
58	trx_place_long	Geograhic location of trx: Longitude (W/E) Coordinates
59	trx_distance_km	Distance of transaction (km)
60	trx_outlet	Outlet where transaction occurs
61	trx_direction	Transaction direction from indvidual's standpoint: +1 = inflow, -1 =outflow
62	trx_value_kes	Value of transaction [Current KES] (includes in-kind transactions)
63	trx_value_usd	Value of transaction [Current USD] (includes in-kind transactions)
64	ddd_gift	Identifies gifts from research firm DDD, through income
65	trx_inkind_units	In-kind income or expenditure: units
66	trx_inkind_value_usd	In-kind income or expenditure: value [Current USD]
67	trx_inkind_value_kes	In-kind income or expenditure: value [Current KES]

4.8.3. Value labels

```
lab_bsheet_direction:
        –1 Decrease
         1 Increase

lab_trx_direction:
        –1 Outflow
         1 Inflow

lab_prx_purpose_fd:
         1 Withdrawal on financial asset
         2 Deposit on financial asset
         3 New borrowing on financial liability
         4 Repayment on financial liability
```

Transaction Classification System

Transaction Class		Transaction Family		Transaction Type	
Code	*Description*	*Code*	*Description*	*Code*	*Description*

income   **Income (includes agricultural or business expenses) from any source**

		AGRI	Agriculture	3228	Agricultural Income
		CITMPC	Casual/temp employment	2825	Casual employment, vibarua
		CITMPC	Casual/temp employment	3495	Temporary contractual work
		NEINCG	Non-employment	3048	Non-employment
		PSTHR	Passthrough Income	4779	Passthrough Income
		REI	Regular employment	2824	Regular employment
		RG	Resources Given	3076	Resources given outside the household
		RIOI	Rental or other	2836	Rental Income
		RIOI	Rental or other	2866	Other income generating activity
		RR	Resources Received	2857	Resources received from outside the household
		SEI	Self-employment	2826	Self-employment

opex   **Operational (Personal or household) expenditure for any purpose**

		ALC	Alcohol, cigarettes or drugs	2778	Alcohol purchased to consume at home
		ALC	Alcohol, cigarettes or drugs	2779	Cigarettes and smoking supplies
		ALC	Alcohol, cigarettes or drugs	3024	Alcohol purchased in a pub, bar, etc.
		ALC	Alcohol, cigarettes or drugs	3086	Recreational drugs (like marijuana, cocaine, etc)
		CLN	Cleaning materials	2795	Housekeeping supplies (soap, Jik, Omo, etc.)
		CLN	Cleaning materials	2796	House girls and cleaning help
		CLTH	Clothing	2812	Clothing, children
		CLTH	Clothing	2813	Clothes and shoes
		CLTH	Clothing	2814	Footwear
		CLTH	Clothing	3494	Accessories: bags, belts, jewelry, other clothing items
		COMM	Communications	2786	Post pay phone bill
		COMM	Communications	2787	Pre-paid phone credit and data bundles
		COMM	Communications	2789	Internet service, cyber cafes

Transaction Classification System

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		COMM	Communications		2790	Bundled communications (Combined bill for phone, internet, cable, etc.)
		EDU	Education		2805	Books, newspapers, and magazines
		EDU	Education		2806	Scholastic materials (books, notebooks, pens, etc.)
		EDU	Education		2807	School fees (tuition), PTA teachers, extra classes, all fees
		EDU	Education		2808	Other education-related expenses (room, board, lunches, pocket money)
		ENRGY	Energy		2771	Petrol and oil
		ENRGY	Energy		3029	Electricity, phone charging
		ENRGY	Energy		3030	Gas (for cooking), paraffin, charcoal, etc.
		ENT	Entertainment		2800	DVDs, movie theaters, movie dens
		ENT	Entertainment		2804	Other entertainment
		FOOD	Food		2764	Groceries/food to be eaten at home (include baby food)
		FOOD	Food		2765	Food from restaurants, take aways, delivery, street food
		FOOD	Food		2767	Other food/beverage purchases (small things at shop, bus station, on street)
		FOOD	Food		4201	Multi-item shopping trips--THE SHOP
		FOOD	Food		4216	Posho mill or other food processing
		H20	Water		3031	Water (for drinking, washing, bathing)
		HSNG	Housing		2781	Rent
		HSNG	Housing		2782	Home maintenance or repairs (painting, construction, etc.)
		MED	Medical		2792	Medical services (clinics, hospitals, dispensaries)
		MED	Medical		2793	Medicines
		MED	Medical		4224	Traditional healers, witch doctors, faith healers, etc.
		OTH	Other		2768	Diapers and other baby supplies
		OTH	Other		2770	Pet supplies, animal feeds
		OTH	Other		2775	Child care
		OTH	Other		2780	Lottery tickets, betting, gambling, cards, dice
		OTH	Other		2784	Security (alarms, askari, etc.)
		OTH	Other		2799	Small toys and games
		OTH	Other		2815	Linens, towels, other household goods
		OTH	Other		2816	Vehicle, bicycle, piki piki maintenance and repairs

Transaction Classification System

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		OTH	Other		2818	Cooking equipment (e.g., pots, pans)
		OTH	Other		2821	Penalties, fines, fees (including parking tickets)
		OTH	Other		2822	Other taxes or contributions to government or town council
		OTH	Other		2823	Income taxes
		OTH	Other		3100	Purchase of gifts for other household members
		OTH	Other		3388	Fees for permits, licenses, etc.
		OTH	Other		3389	Kitu kidogo
		OTH	Other		3390	Informal payments (protection money, etc.)
		OTH	Other		3435	Public toilets
		OTH	Other		4241	Hotels, guest houses
		OTH	Other		4257	Shipping/courier service
		OTH	Other		4258	Coffins and burial materials
		OTH	Other		4259	Garbage and other services
		OTH	Other		4784	Legal/lawyer fees
		OTH	Other		4858	Services (tailor, fundi, photos, shoe repair, etc.)
		PERS	Personal care		2769	Personal care/toiletries/beauty products
		PERS	Personal care		2797	Personal care services (saloon, kinyozi, hair braiding, manicures, etc.)
		PERS	Personal care		4203	Personal care, toiletries, beauty products
		REL	Religious		3098	Donations to church, another house of worship, or to a charity
		REL	Religious		3099	Contributions to community police or neighborhood association
		TRNSP	Transportation		2773	Taxi service
		TRNSP	Transportation		2774	Matatus, piki piki, buses, other public transport
		TRNSP	Transportation		2817	Vehicle hire
		TRNSP	Transportation		2819	Recreation, trips, outings, special events
		TRNSP	Transportation		2820	Trips and holidays

findev   **Borrowing, lending, savings or insurance mediated through any financial device/ institution**

Balance Sheet Designation

Asset		ARREARS	Arrears owed to or owed by respondents		2730	Wage or Rental arrears owed TO respondents

Transaction Classification System

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		FRMSAVRA	Formal savings: restricted access		2721	Restricted savings/ specific use account (non-retirement)
		FRMSAVRA	Formal savings: restricted access		2722	Retirement or investment account
		FRMSAVRA	Formal savings: restricted access		3243	NSSF
		FRMSAVRA	Formal savings: restricted access		3396	Education policy
		FRMSAVRA	Formal savings: restricted access		3406	Pension
		FRMSAVWA	Formal savings: with access		2719	Checking or Current Account
		FRMSAVWA	Formal savings: with access		2720	Savings Account
		FRMSAVWA	Formal savings: with access		4218	M-SHWARI Savings
		INFGRP	Informal group		3335	Saving in a ROSCA
		INFGRP	Informal group		3336	Saving in an ASCA
		INFP2P	Informal P2P		2731	Friends and Family: Lending
		INFP2P	Informal P2P		2734	Use money guard
		INFP2P	Informal P2P		3093	Private investment in someone else's business
		INFP2P	Informal P2P		3407	Credit Given to Clients
		INFSAVHOM	Informal savings: keep money at home		3405	Keeping Money (Cash) at Home
		LAYAWAY	Layaway		2748	Layaway
		MOBMNY	Mobile Money		3245	Mobile Money
		OTHER	Other		2736	Other financial investments
		OTHER	Other		2738	Gift card, voucher (like fuel, not credit card)
		OTHER	Other		4857	Bail Bond
		ADVANCE	Advance		2750	Wage advance
		ARREARS	Arrears owed to or owed by respondents		4128	Arrears owed by respondents
		EMPLN	Loan from employer		2751	Loan from employer
	Liability	FRMLN	Formal loan		2746	Credit card (including store card)
		FRMLN	Formal loan		2759	Student loan
		FRMLN	Formal loan		2760	Individual Business or Agriculture Loan
		FRMLN	Formal loan		2761	Payday loan
		FRMLN	Formal loan		2762	Consumer/ personal loan (not payday loan)

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		FRMLN	Formal loan		3247	Joint liability loan
		FRMLN	Formal loan		3397	School Fees Loan
		FRMLN	Formal loan		3398	Hire Purchase
		FRMLN	Formal loan		3502	Group Enterprise Loan
		FRMLN	Formal loan		4219	M-SHWARI Loan
		INFGRP	Informal group		3395	Borrowing from an informal Group
		INFP2P	Informal P2P		2747	Informal credit at a store
		INFP2P	Informal P2P		2752	Friends and family: Borrowing
		INFP2P	Informal P2P		3092	Act as money guard
		INFP2P	Informal P2P		3246	Moneylender or Shylock Borrowing
		PAWN	Pawning assets		2749	Pawning assets
		SUPPCRD	Supplier credit		3394	Supplier credit
		SUPPCRD	Supplier credit		4214	Okoa Jahazi
		FRMINS	Formal insurance		2737	Funeral installment plan
		FRMINS	Formal insurance		2739	Health Insurance
	Insurance	FRMINS	Formal insurance		2743	Life insurance
		FRMINS	Formal insurance		2744	Vehicle or motorbike insurance
		FRMINS	Formal insurance		3510	Other Insurance
		INFGRP	Informal group		3248	Welfare Group
assets	**Asset purchase or sale**					
		GIFT	Asset received as gift		2871	Other livestock
		GIFT	Asset received as gift		2875	Living room, family room, den furniture including carpets (no appliances)
		GIFT	Asset received as gift		2881	Chicken and other poultry
		GIFT	Asset received as gift		2894	Cell phone, smart phone
		GIFT	Asset received as gift		2907	Goats
		GIFT	Asset received as gift		2910	Water tanks
		GIFT	Asset received as gift		2916	Local cows
		GIFT	Asset received as gift		3428	Paraffin stove

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		GIFT	Asset received as gift		4771	Jerricans
		GIFT	Asset received as gift		4774	Torches
		LOSS	Asset lost or stolen		2881	Chicken and other poultry
		LOSS	Asset lost or stolen		2894	Cell phone, smart phone
		LOSS	Asset lost or stolen		2906	Exotic or improved cows
		LOSS	Asset lost or stolen		2907	Goats
		PRCH	Asset purchase		2867	Cars
		PRCH	Asset purchase		2869	Bicycles
		PRCH	Asset purchase		2870	Motorbike, Piki-Piki
		PRCH	Asset purchase		2871	Other livestock
		PRCH	Asset purchase		2872	Outdoor furniture
		PRCH	Asset purchase		2873	Bedroom furniture including carpets (no appliances)
		PRCH	Asset purchase		2874	Dining room and kitchen furniture including carpets (no appliances)
		PRCH	Asset purchase		2875	Living room, family room, den furniture including carpets (no appliances)
		PRCH	Asset purchase		2876	Other furniture
		PRCH	Asset purchase		2877	Computers, laptops, hardware, software
		PRCH	Asset purchase		2878	Stereos, speakers, video game consoles
		PRCH	Asset purchase		2879	Television (regular, LCD, etc.)
		PRCH	Asset purchase		2880	DVD players, VCRs, digital video recorders
		PRCH	Asset purchase		2881	Chicken and other poultry
		PRCH	Asset purchase		2882	Gas or electric stove
		PRCH	Asset purchase		2883	Microwave
		PRCH	Asset purchase		2884	Sheep
		PRCH	Asset purchase		2886	Refrigerator/ freezer
		PRCH	Asset purchase		2887	Jiko/Grill
		PRCH	Asset purchase		2888	Utensils, plates, cups, jerry cans, basins
		PRCH	Asset purchase		2891	Generator
		PRCH	Asset purchase		2892	Electronic gadgets (iPads, iPods, cameras, etc.)
		PRCH	Asset purchase		2893	Iron box
		PRCH	Asset purchase		2894	Cell phone, smart phone

Transaction Classification System

Transaction Class		Transaction Family		Transaction Type	
Code	*Description*	*Code*	*Description*	*Code*	*Description*
		PRCH	Asset purchase	2895	Other appliances
		PRCH	Asset purchase	2897	Solar panel
		PRCH	Asset purchase	2900	Equipment for your business
		PRCH	Asset purchase	2903	Primary residence (home where you live now)
		PRCH	Asset purchase	2905	Commercial property (for work or business)
		PRCH	Asset purchase	2906	Exotic or improved cows
		PRCH	Asset purchase	2907	Goats
		PRCH	Asset purchase	2908	Plot or shamba
		PRCH	Asset purchase	2909	Second home or flat (like upcountry)
		PRCH	Asset purchase	2910	Water tanks
		PRCH	Asset purchase	2911	Wheelbarrow or cart
		PRCH	Asset purchase	2912	Farming tools and tractor attachments
		PRCH	Asset purchase	2914	Chains, earings, rings, other jewelry (incl. wedding rings)
		PRCH	Asset purchase	2915	Designer watches
		PRCH	Asset purchase	2916	Local cows
		PRCH	Asset purchase	2917	Musical instruments, including keyboards
		PRCH	Asset purchase	2918	Expensive items of clothing (coats, dresses, suits)
		PRCH	Asset purchase	2921	Other valuable
		PRCH	Asset purchase	3427	Printers, scanners, other accessories
		PRCH	Asset purchase	3428	Paraffin stove
		PRCH	Asset purchase	3431	Satelite dish, antenae, decoder
		PRCH	Asset purchase	3488	Kettle, blender, other electric kitchen equipment
		PRCH	Asset purchase	3489	Kangas
		PRCH	Asset purchase	3490	Blankets, sheets, and other bedding
		PRCH	Asset purchase	4771	Jerricans
		PRCH	Asset purchase	4772	Battery (car battery)
		PRCH	Asset purchase	4773	Building materials (bricks, cement, roofing sheets)
		PRCH	Asset purchase	4774	Torches
		SALE	Sale of an Asset	2870	Motorbike, Piki-Piki
		SALE	Sale of an Asset	2871	Other livestock

Transaction Classification System

Transaction Class		Transaction Family			Transaction Type	
Code	*Description*	*Code*	*Description*		*Code*	*Description*
		SALE	Sale of an Asset		2874	Dining room and kitchen furniture including carpets (no appliances)
		SALE	Sale of an Asset		2875	Living room, family room, den furniture including carpets (no appliances)
		SALE	Sale of an Asset		2877	Computers, laptops, hardware, software
		SALE	Sale of an Asset		2879	Television (regular, LCD, etc.)
		SALE	Sale of an Asset		2880	DVD players, VCRs, digital video recorders
		SALE	Sale of an Asset		2881	Chicken and other poultry
		SALE	Sale of an Asset		2884	Sheep
		SALE	Sale of an Asset		2894	Cell phone, smart phone
		SALE	Sale of an Asset		2895	Other appliances
		SALE	Sale of an Asset		2898	Power tools, large non-power tools (grinders, drills, welding mach.)
		SALE	Sale of an Asset		2903	Primary residence (home where you live now)
		SALE	Sale of an Asset		2906	Exotic or improved cows
		SALE	Sale of an Asset		2907	Goats
		SALE	Sale of an Asset		2908	Plot or shamba
		SALE	Sale of an Asset		2910	Water tanks
		SALE	Sale of an Asset		2914	Chains, earings, rings, other jewelry (incl. wedding rings)
		SALE	Sale of an Asset		2916	Local cows
		SALE	Sale of an Asset		2918	Expensive items of clothing (coats, dresses, suits)
		SALE	Sale of an Asset		2921	Other valuable
		SALE	Sale of an Asset		3490	Blankets, sheets, and other bedding
		SALE	Sale of an Asset		4773	Building materials (bricks, cement, roofing sheets)
cash	**Cash (Cash on hand; cash lost, stolen or missing)**					
		CASH	Cash		3499	Cash on hand now
		CASH	Cash		3500	Cash lost , stolen, missing

4.9.   Income

In the generation of income aggregates from the "diaries_transactions_all" dataset (4.8), the followir
exclusions were applied:

(1) Income transactions occurring in the first two diaries rounds (`if trx_dq_round < 3`)
(2) Income transactions occurring before a household had been observed for at least one month
    `trx_stdtime_mnths_hh < 1`)
(3) Resources given (`if trx_family == "Resources given"`)
(4) Gifts from the research firm (`if ddd_gift == 1`)

In addition four separate versions of the household & individual level datasets are generated based
resources received as a source of income, excluding resources received as a source of income a
version of each of those datasets denominated in KES and USD.

4.9.1. Income by household

4.9.1.1.   Overview

Dataset file name	inc_hh_over_trx_yr_mo_kes_incRR.dta
	(monetary values in KES, <u>includes</u> Resources Received as source
	inc_hh_over_trx_yr_mo_usd_incRR.dta
	(monetary values in USD, <u>includes</u> Resources Received as source
	inc_hh_over_trx_yr_mo_kes_excRR.dta
	(monetary values in KES, <u>excludes</u> Resources Received as source
	inc_hh_over_trx_yr_mo_usd_excRR.dta
	(monetary values in USD, <u>excludes</u> Resources Received as source
Number of variables	53
Number of observations	298
Description	Income levels, volatility and structure by household over study p
Dependencies	diaries_transactions_all.dta
Code	income_prep.do

4.9.1.2.   Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	inc_hh_unique_sources	Income: Total unique sources
3	inc_hh_meanptrx	Income: Mean income over transactions (kes)
4	inc_hh_sdptrx	Income: SD income over transactions (kes)
5	inc_hh_minpti	Income: Min income over calendar month (kes)
6	inc_hh_meanpti	Income: Mean income over calendar month (kes)
7	inc_hh_sdpti	Income: SD income over all calendar month (kes)

Variable Order	Variable Name	Variable label
8	inc_hh_medianpti	Income: Median income over calendar month (kes)
9	inc_hh_iqrpti	Income: IQR income over calendar month (kes)
10	inc_hh_maxpti	Income: Max income over calendar month (kes)
11	inc_hh_meanptrx_AGRI	Income: Mean Agriculture income per transaction (kes)
12	inc_hh_sdptrx_AGRI	Income: SD Agriculture income per transaction (kes)
13	inc_hh_meanpti_AGRI	Income: Mean Agriculture income over calendar month (kes)
14	inc_hh_sdpti_AGRI	Income: SD Agriculture income over all calendar month (kes)
15	inc_hh_medianpti_AGRI	Income: Median Agriculture income over calendar month (kes)
16	inc_hh_iqrpti_AGRI	Income: IQR Agriculture income over calendar month (kes)
17	inc_hh_meanptrx_CITMPC	Income: Mean Casual/temp employment income per transaction (kes)
18	inc_hh_sdptrx_CITMPC	Income: SD Casual/temp employment income per transaction (kes)
19	inc_hh_meanpti_CITMPC	Income: Mean Casual/temp employment income over calendar month (kes)
20	inc_hh_sdpti_CITMPC	Income: SD Casual/temp employment income over all calendar month (kes)
21	inc_hh_medianpti_CITMPC	Income: Median Casual/temp employment income over calendar month (kes)
22	inc_hh_iqrpti_CITMPC	Income: IQR Casual/temp employment income over calendar month (kes)
23	inc_hh_meanptrx_NEINCG	Income: Mean Non-employment income per transaction (kes)
24	inc_hh_sdptrx_NEINCG	Income: SD Non-employment income per transaction (kes)
25	inc_hh_meanpti_NEINCG	Income: Mean Non-employment income over calendar month (kes)
26	inc_hh_sdpti_NEINCG	Income: SD Non-employment income over all calendar month (kes)
27	inc_hh_medianpti_NEINCG	Income: Median Non-employment income over calendar month (kes)
28	inc_hh_iqrpti_NEINCG	Income: IQR Non-employment income over calendar month (kes)
29	inc_hh_meanptrx_REI	Income: Mean Regular employment income per transaction (kes)
30	inc_hh_sdptrx_REI	Income: SD Regular employment income per transaction (kes)
31	inc_hh_meanpti_REI	Income: Mean Regular employment income over calendar month (kes)
32	inc_hh_sdpti_REI	Income: SD Regular employment income over all calendar month (kes)
33	inc_hh_medianpti_REI	Income: Median Regular employment income over calendar month (kes)
34	inc_hh_iqrpti_REI	Income: IQR Regular employment income over calendar month (kes)
35	inc_hh_meanptrx_RIOI	Income: Mean Rental or other income per transaction (kes)
36	inc_hh_sdptrx_RIOI	Income: SD Rental or other income per transaction (kes)
37	inc_hh_meanpti_RIOI	Income: Mean Rental or other income over calendar month (kes)
38	inc_hh_sdpti_RIOI	Income: SD Rental or other income over all calendar month (kes)
39	inc_hh_medianpti_RIOI	Income: Median Rental or other income over calendar month (kes)
40	inc_hh_iqrpti_RIOI	Income: IQR Rental or other income over calendar month (kes)
41	inc_hh_meanptrx_RR	Income: Mean Resources Received income per transaction (kes)
42	inc_hh_sdptrx_RR	Income: SD Resources Received income per transaction (kes)
43	inc_hh_meanpti_RR	Income: Mean Resources Received income over calendar month (kes)
44	inc_hh_sdpti_RR	Income: SD Resources Received income over all calendar month (kes)
45	inc_hh_medianpti_RR	Income: Median Resources Received income over calendar month (kes)
46	inc_hh_iqrpti_RR	Income: IQR Resources Received income over calendar month (kes)
47	inc_hh_meanptrx_SEI	Income: Mean Self-employment income per transaction (kes)
48	inc_hh_sdptrx_SEI	Income: SD Self-employment income per transaction (kes)
49	inc_hh_meanpti_SEI	Income: Mean Self-employment income over calendar month (kes)
50	inc_hh_sdpti_SEI	Income: SD Self-employment income over all calendar month (kes)
51	inc_hh_medianpti_SEI	Income: Median Self-employment income over calendar month (kes)

Variable Order	Variable Name	Variable label
52	inc_hh_iqrpti_SEI	Income: IQR Self-employment income over calendar month (kes)
53	inc_hh_dom	Income: Dominant source (values correspond to trx_family_code)

4.9.1.3.   Value labels

[none]

4.9.2. Income by household & calendar month

4.9.2.1.   Overview

Dataset file name	inc_hh_by_trx_yr_mo_kes_incRR.dta
	inc_hh_by_trx_yr_mo_usd_incRR.dta
	inc_hh_by_trx_yr_mo_kes_excRR.dta
	inc_hh_by_trx_yr_mo_usd_excRR.dta
Number of variables	10
Number of observations	3,463
Description	Aggregate income levels by income source, calendar month and household
Dependencies	diaries_transactions_all.dta
Code	income_prep.do

4.9.2.2.   Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	trx_yr_mo	Transaction year and month
3	inc_hh_byti	Income: Total income, by calendar month (kes)
4	inc_hh_byti_AGRI	Income: Total Agriculture income, by calendar month (kes)
5	inc_hh_byti_CITMPC	Income: Total Casual/temp employment income, by calendar month (kes)
6	inc_hh_byti_NEINCG	Income: Total Non-employment income, by calendar month (kes)
7	inc_hh_byti_REI	Income: Total Regular employment income, by calendar month (kes)
8	inc_hh_byti_RIOI	Income: Total Rental or other income, by calendar month (kes)
9	inc_hh_byti_RR	Income: Total Resources Received income, by calendar month (kes)
10	inc_hh_byti_SEI	Income: Total Self-employment income, by calendar month (kes)

4.9.2.3.   Value labels

[none]

4.9.3. Income by household member

4.9.3.1. Overview

Dataset file name	inc_ind_by_trx_yr_mo_kes.dta
	inc_ind_by_trx_yr_mo_usd.dta
Number of variables	56
Number of observations	703
Description	Income levels, volatility and structure by household over study period
Dependencies	diaries_transactions_all.dta
Code	income_prep.do

4.9.3.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	m_ids_owner	Unique member ID [assigned to owner of account], HH=HH ownership
3	inc_i_unique_sources	Income: Total unique sources
4	inc_i_meanptrx	Income: Mean income over transactions (kes)
5	inc_i_sdptrx	Income: SD of income over transactions (kes)
6	inc_i_minpti	Income: Min income over calendar month (kes)
7	inc_i_meanpti	Income: Mean income over all calendar month (kes)
8	inc_i_sdpti	Income: SD income over all calendar month (kes)
9	inc_i_medianpti	Income: Median income over all calendar month (kes)
10	inc_i_maxpti	Income: Max income over all calendar month (kes)
11	inc_i_meanptrx_AGRI	Income: Mean Agriculture income over transactions (kes)
12	inc_i_sdptrx_AGRI	Income: SD Agriculture income over transaction (kes)
13	inc_i_meanpti_AGRI	Income: Mean Agriculture income over all calendar month (kes)
14	inc_i_sdpti_AGRI	Income: SD Agriculture income over all calendar month (kes)
15	inc_i_medianpti_AGRI	Income: Median Agriculture income over all calendar month (kes)
16	inc_i_meanptrx_CI	Income: Mean Casual employment income over transactions (kes)
17	inc_i_sdptrx_CI	Income: SD Casual employment income over transaction (kes)
18	inc_i_meanpti_CI	Income: Mean Casual employment income over all calendar month (kes)
19	inc_i_sdpti_CI	Income: SD Casual employment income over all calendar month (kes)
20	inc_i_medianpti_CI	Income: Median Casual employment income over all calendar month (kes)
21	inc_i_meanptrx_NEINCG	Income: Mean Non-employment income over transactions (kes)
22	inc_i_sdptrx_NEINCG	Income: SD Non-employment income over transaction (kes)
23	inc_i_meanpti_NEINCG	Income: Mean Non-employment income over all calendar month (kes)
24	inc_i_sdpti_NEINCG	Income: SD Non-employment income over all calendar month (kes)
25	inc_i_medianpti_NEINCG	Income: Median Non-employment income over all calendar month (kes)
26	inc_i_meanptrx_OI	Income: Mean Other income over transactions (kes)
27	inc_i_sdptrx_OI	Income: SD Other income over transaction (kes)
28	inc_i_meanpti_OI	Income: Mean Other income over all calendar month (kes)

Variable Order	Variable Name	Variable label
29	inc_i_sdpti_OI	Income: SD Other income over all calendar month (kes)
30	inc_i_medianpti_OI	Income: Median Other income over all calendar month (kes)
31	inc_i_meanptrx_REI	Income: Mean Regular employment income over transactions (kes)
32	inc_i_sdptrx_REI	Income: SD Regular employment income over transaction (kes)
33	inc_i_meanpti_REI	Income: Mean Regular employment income over all calendar month (kes)
34	inc_i_sdpti_REI	Income: SD Regular employment income over all calendar month (kes)
35	inc_i_medianpti_REI	Income: Median Regular employment income over all calendar month (kes)
36	inc_i_meanptrx_RI	Income: Mean Rental Income income over transactions (kes)
37	inc_i_sdptrx_RI	Income: SD Rental Income income over transaction (kes)
38	inc_i_meanpti_RI	Income: Mean Rental Income income over all calendar month (kes)
39	inc_i_sdpti_RI	Income: SD Rental Income income over all calendar month (kes)
40	inc_i_medianpti_RI	Income: Median Rental Income income over all calendar month (kes)
41	inc_i_meanptrx_RR	Income: Mean Resources Received income over transactions (kes)
42	inc_i_sdptrx_RR	Income: SD Resources Received income over transaction (kes)
43	inc_i_meanpti_RR	Income: Mean Resources Received income over all calendar month (kes)
44	inc_i_sdpti_RR	Income: SD Resources Received income over all calendar month (kes)
45	inc_i_medianpti_RR	Income: Median Resources Received income over all calendar month (kes)
46	inc_i_meanptrx_SEI	Income: Mean Self-employment income over transactions (kes)
47	inc_i_sdptrx_SEI	Income: SD Self-employment income over transaction (kes)
48	inc_i_meanpti_SEI	Income: Mean Self-employment income over all calendar month (kes)
49	inc_i_sdpti_SEI	Income: SD Self-employment income over all calendar month (kes)
50	inc_i_medianpti_SEI	Income: Median Self-employment income over all calendar month (kes)
51	inc_i_meanptrx_TEMPC	Income: Mean Temporary contract income over transactions (kes)
52	inc_i_sdptrx_TEMPC	Income: SD Temporary contract income over transaction (kes)
53	inc_i_meanpti_TEMPC	Income: Mean Temporary contract income over all calendar month (kes)
54	inc_i_sdpti_TEMPC	Income: SD Temporary contract income over all calendar month (kes)
55	inc_i_medianpti_TEMPC	Income: Median Temporary contract income over all calendar month (kes)
56	inc_i_dom	Income: Dominant source (values correspond to trx_family_code)

4.9.3.3. Value labels

[none]

4.9.4. Income by household member & calendar month

4.9.4.1. Overview

Dataset file name	inc_ind_by_trx_yr_mo_kes.dta inc_ind_by_trx_yr_mo_usd.dta
Number of variables	13
Number of observations	5,582
Description	Aggregate income levels by income source, calendar month and household member

Dependencies	diaries_transactions_all.dta
Code	income_prep.do

4.9.4.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	m_ids_owner	Unique member ID [assigned to owner of account], HH=HH ownership
3	trx_yr_mo	Transaction year and month
4	inc_i_byti	Income: Total income, by calendar month (kes)
5	inc_i_byti_AGRI	Income: Agriculture income, by calendar month (kes)
6	inc_i_byti_CI	Income: Casual employment income, by calendar month (kes)
7	inc_i_byti_NEINCG	Income: Non-employment income, by calendar month (kes)
8	inc_i_byti_OI	Income: Other income, by calendar month (kes)
9	inc_i_byti_REI	Income: Regular employment income, by calendar month (kes)
10	inc_i_byti_RI	Income: Rental Income income, by calendar month (kes)
11	inc_i_byti_RR	Income: Resources Received income, by calendar month (kes)
12	inc_i_byti_SEI	Income: Self-employment income, by calendar month (kes)
13	inc_i_byti_TEMPC	Income: Temporary contract income, by calendar month (kes)

4.9.4.3. Value labels

4.10. Remittances

In the construction of remittance indicators from the "diaries_transactions_all" dataset (4.8), the following records were excluded:

(1) Transactions occurring in the first two diaries rounds (if `trx_dq_round < 3`)
(2) Transactions occurring before a household had been observed for at least one month (if `trx_stdtime_mnths_hh < 1`)

In addition the indicators in the following indicators are constructed only from transactions classified as income transactions in the "Resources received" & "Resources given" transaction family.

4.10.1. Remittances by household

4.10.1.1. Overview

Dataset file name	rem_hh_over_trx_yr_mo_kes.dta
	rem_hh_over_trx_yr_mo_usd.dta
Number of variables	27

Number of observations	290	
Description	Remittances (resources received & resources given), over study period	
Dependencies	diaries_transactions_all.dta	
Code	remittances_prep.do	

4.10.1.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	rem_hh_unique_sources	Remittances: Total unique sources or recipients of funds (N)
3	rem_hh_meanptrx	Remittances: Mean value over transactions (kes)
4	rem_hh_sdptrx	Remittances: SD of value over transactions (kes)
5	rem_hh_meanptrx_RG	Remittances: Mean value over RG transactions (kes)
6	rem_hh_sdptrx_RG	Remittances: SD of value over RG transactions (kes)
7	rem_hh_meanptrx_RR	Remittances: Mean value over RR transactions (kes)
8	rem_hh_sdptrx_RR	Remittances: SD of value over RR transactions (kes)
9	rem_hh_count_medianpti	Remittances: Median transactions over all calendar month (kes)
10	rem_hh_abs_medianpti	Remittances: Median total flows over all calendar month (kes)
11	rem_hh_net_medianpti	Remittances: Median net flows over all calendar month (kes)
12	rem_hh_count_medianpti_RG	Remittances: Median RG transactions over all calendar month (kes)
13	rem_hh_abs_medianpti_RG	Remittances: Median RG total flows over all calendar month (kes)
14	rem_hh_count_medianpti_RR	Remittances: Median RR transactions over all calendar month (kes)
15	rem_hh_abs_medianpti_RR	Remittances: Median RR total flows over all calendar month (kes)
16	rem_hh_count_medianpti_cash	Remittances: Median cash transactions over all calendar month (kes)
17	rem_hh_abs_medianpti_cash	Remittances: Median total flows via cash over all calendar month (kes)
18	rem_hh_net_medianpti_cash	Remittances: Median net flows via cash over all calendar month (kes)
19	rem_hh_count_medianpti_inkind	Remittances: Median in-kind transactions over all calendar month (kes)
20	rem_hh_abs_medianpti_inkind	Remittances: Median total flows via in-kind over all calendar month (kes)
21	rem_hh_net_medianpti_inkind	Remittances: Median net flows via in-kind over all calendar month (kes)
22	rem_hh_count_medianpti_mm	Remittances: Median mobile-money transactions over all calendar month (kes)
23	rem_hh_abs_medianpti_mm	Remittances: Median total flows via mobile-money over all calendar month (kes)
24	rem_hh_net_medianpti_mm	Remittances: Median net flows via mobile-money over all calendar month (kes)
25	rem_hh_count_medianpti_other	Remittances: Median other transactions over all calendar month (kes)
26	rem_hh_abs_medianpti_other	Remittances: Median total flows via other over all calendar month (kes)
27	rem_hh_net_medianpti_other	Remittances: Median net flows via other over all calendar month (kes)

4.10.1.3. Value labels

4.10.2. Remittances by household & calendar month

4.10.2.1. Overview

Dataset file name	rem_hh_by_trx_yr_mo_kes.dta	
	rem_hh_by_trx_yr_mo_usd.dta	
Number of variables	21	
Number of observations	2396	
Description	Remittances (resources received & resources given), by household & calendar month	
Dependencies	diaries_transactions_all.dta	
Code	remittances_prep.do	

4.10.2.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	trx_yr_mo	Transaction year and month
3	rem_hh_count_byti	Remittances: Total transactions (Resources received + given), by calendar month
4	rem_hh_abs_byti	Remittances: Total flows (Resources received + given), by calendar month (kes)
5	rem_hh_net_byti	Remittances: Net flows (Resources received - given), by calendar month (kes)
6	rem_hh_count_byti_RG	Remittances: Resources Given, Total transactions, by calendar month (N)
7	rem_hh_abs_byti_RG	Remittances: Resources Given, Total flows, by calendar month (kes)
8	rem_hh_count_byti_RR	Remittances: Resources Received, Total transactions, by calendar month (N)
9	rem_hh_abs_byti_RR	Remittances: Resources Received, Total flows, by calendar month (kes)
10	rem_hh_count_byti_cash	Remittances: Made via cash, Total transactions, by calendar month (N)
11	rem_hh_abs_byti_cash	Remittances: Made via cash, Total flows, by calendar month (kes)
12	rem_hh_net_byti_cash	Remittances: Made via cash, Net flows, by calendar month (kes)
13	rem_hh_count_byti_inkind	Remittances: Made via in-kind, Total transactions, by calendar month (N)
14	rem_hh_abs_byti_inkind	Remittances: Made via in-kind, Total flows, by calendar month (kes)
15	rem_hh_net_byti_inkind	Remittances: Made via in-kind, Net flows, by calendar month (kes)
16	rem_hh_count_byti_mm	Remittances: Made via mobile-money, Total transactions, by calendar month (N)
17	rem_hh_abs_byti_mm	Remittances: Made via mobile-money, Total flows, by calendar month (kes)
18	rem_hh_net_byti_mm	Remittances: Made via mobile-money, Net flows, by calendar month (kes)
19	rem_hh_count_byti_other	Remittances: Made via other, Total transactions, by calendar month (N)
20	rem_hh_abs_byti_other	Remittances: Made via other, Total flows, by calendar month (kes)
21	rem_hh_net_byti_other	Remittances: Made via other, Net flows, by calendar month (kes)

4.10.2.3. Value labels

4.10.3. Remittances by individual

4.10.3.1. Overview

Dataset file name	rem_ind_over_trx_yr_mo_kes.dta

	rem_ind_over_trx_yr_mo_usd.dta
Number of variables	28
Number of observations	514
Description	Remittances (resources received & resources given), by household member over all calendar months in study period
Dependencies	diaries_transactions_all.dta
Code	remittances_prep.do

4.10.3.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	m_ids_owner	Unique member ID [assigned to owner of account], HH=HH ownership
3	rem_i_unique_sources	Remittances: Total unique sources or recipients of funds (N)
4	rem_i_meanptrx	Remittances: Mean value over transactions (kes)
5	rem_i_sdptrx	Remittances: SD of value over transactions (kes)
6	rem_i_meanptrx_RG	Remittances: Mean value over RG transactions (kes)
7	rem_i_sdptrx_RG	Remittances: SD of value over RG transactions (kes)
8	rem_i_meanptrx_RR	Remittances: Mean value over RR transactions (kes)
9	rem_i_sdptrx_RR	Remittances: SD of value over RR transactions (kes)
10	rem_i_count_medianpti	Remittances: Median transactions over all calendar month (kes)
11	rem_i_abs_medianpti	Remittances: Median total flows over all calendar month (kes)
12	rem_i_net_medianpti	Remittances: Median net flows over all calendar month (kes)
13	rem_i_count_medianpti_RG	Remittances: Median RG transactions over all calendar month (kes)
14	rem_i_abs_medianpti_RG	Remittances: Median RG total flows over all calendar month (kes)
15	rem_i_count_medianpti_RR	Remittances: Median RR transactions over all calendar month (kes)
16	rem_i_abs_medianpti_RR	Remittances: Median RR total flows over all calendar month (kes)
17	rem_i_count_medianpti_cash	Remittances: Median cash transactions over all calendar month (kes)
18	rem_i_abs_medianpti_cash	Remittances: Median total flows via cash over all calendar month (kes)
19	rem_i_net_medianpti_cash	Remittances: Median net flows via cash over all calendar month (kes)
20	rem_i_count_medianpti_inkind	Remittances: Median in-kind transactions over all calendar month (kes)
21	rem_i_abs_medianpti_inkind	Remittances: Median total flows via in-kind over all calendar month (kes)
22	rem_i_net_medianpti_inkind	Remittances: Median net flows via in-kind over all calendar month (kes)
23	rem_i_count_medianpti_mm	Remittances: Median mobile-money transactions over all calendar month (kes)
24	rem_i_abs_medianpti_mm	Remittances: Median total flows via mobile-money over all calendar month (kes)
25	rem_i_net_medianpti_mm	Remittances: Median net flows via mobile-money over all calendar month (kes)
26	rem_i_count_medianpti_other	Remittances: Median other transactions over all calendar month (kes)
27	rem_i_abs_medianpti_other	Remittances: Median total flows via other over all calendar month (kes)
28	rem_i_net_medianpti_other	Remittances: Median net flows via other over all calendar month (kes)

4.10.3.3. Value labels

None

4.10.4. Remittances by individual & calendar month

4.10.4.1. Overview

Dataset file name	rem_ind_by_trx_yr_mo_kes.dta
	rem_ind_by_trx_yr_mo_usd.dta
Number of variables	23
Number of observations	2930
Description	Remittances (resources received & resources given), by household member by calendar month
Dependencies	diaries_transactions_all.dta
Code	remittances_prep.do

4.10.4.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	m_ids_owner	Unique member ID [assigned to owner of account], HH=HH ownership
3	trx_yr_mo	Transaction year and month
4	rem_i_count_byti	Remittances: Total transactions (Resources received + given), by calendar month
5	rem_i_abs_byti	Remittances: Total flows (Resources received + given), by calendar month (kes)
6	rem_i_net_byti	Remittances: Net flows (Resources received - given), by calendar month (kes)
7	rem_i_count_byti_RG	Remittances: Resources Given, Total transactions, by calendar month (N)
8	rem_i_abs_byti_RG	Remittances: Resources Given, Total flows, by calendar month (kes)
9	rem_i_count_byti_RR	Remittances: Resources Received, Total transactions, by calendar month (N)
10	rem_i_abs_byti_RR	Remittances: Resources Received, Total flows, by calendar month (kes)
11	rem_i_count_byti_cash	Remittances: Made via cash, Total transactions, by calendar month (N)
12	rem_i_abs_byti_cash	Remittances: Made via cash, Total flows, by calendar month (kes)
13	rem_i_net_byti_cash	Remittances: Made via cash, Net flows, by calendar month (kes)
14	rem_i_count_byti_inkind	Remittances: Made via in-kind, Total transactions, by calendar month (N)
15	rem_i_abs_byti_inkind	Remittances: Made via in-kind, Total flows, by calendar month (kes)
16	rem_i_net_byti_inkind	Remittances: Made via in-kind, Net flows, by calendar month (kes)
17	rem_i_count_byti_mm	Remittances: Made via mobile-money, Total transactions, by calendar month (N)
18	rem_i_abs_byti_mm	Remittances: Made via mobile-money, Total flows, by calendar month (kes)
19	rem_i_net_byti_mm	Remittances: Made via mobile-money, Net flows, by calendar month (kes)
20	rem_i_count_byti_other	Remittances: Made via other, Total transactions, by calendar month (N)
21	rem_i_abs_byti_other	Remittances: Made via other, Total flows, by calendar month (kes)
22	rem_i_net_byti_other	Remittances: Made via other, Net flows, by calendar month (kes)

4.10.4.3. Value labels

None

4.11. Consumption

In the generation of consumption from purchases indicators from the "diaries_transactions_all" dataset (4.8), the following records were excluded:

(3) Income transactions occurring in the first two diaries rounds (if `trx_dq_round < 3`)
(4) Income transactions occurring before a household had been observed for at least one month (if `trx_stdtime_mnths_hh < 1`)

4.11.1. <u>Purchases by household</u>

4.11.1.1. Overview

Dataset file name	con_pur_hh_over_trx_yr_mo_kes.dta
	con_pur_hh_over_trx_yr_mo_usd.dta
Number of variables	21
Number of observations	298
Description	Mean/ Median aggregate calendar month purchases by type and household (over study period)
Dependencies	diaries_transactions_all.dta
Code	remittances_prep.do

4.11.1.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	con_pur_hh_meanptrx	Purchases: mean expenditure over transactions (kes)
3	con_pur_hh_sdptrx	Purchases: SD expenditure over transactions (kes)
4	con_pur_hh_minpti	Purchases: Min expenditure over calendar month (kes)
5	con_pur_hh_meanpti	Purchases: Mean expenditure over calendar month (kes)
6	con_pur_hh_medpti	Purchases: Median expenditure over calendar month (kes)
7	con_pur_hh_maxpti	Purchases: Max expenditure over calendar month (kes)
8	con_pur_hh_meanpti_ALC	Purchases: Mean Alcohol, cigarettes or drugs exp. over calendar month (kes)
9	con_pur_hh_medpti_ALC	Purchases: Median Alcohol, cigarettes or drugs expenditure over calendar month (kes)
10	con_pur_hh_meanpti_CLN	Purchases: Mean Cleaning materials exp. over calendar month (kes)

11	con_pur_hh_medpti_CLN	Purchases: Median Cleaning materials expenditure over calendar month (kes)
12	con_pur_hh_meanpti_CLTH	Purchases: Mean Clothing exp. over calendar month (kes)
13	con_pur_hh_medpti_CLTH	Purchases: Median Clothing expenditure over calendar month (kes)
14	con_pur_hh_meanpti_COMM	Purchases: Mean Communications exp. over calendar month (kes)
15	con_pur_hh_medpti_COMM	Purchases: Median Communications expenditure over calendar month (kes)
16	con_pur_hh_meanpti_EDU	Purchases: Mean Education exp. over calendar month (kes)
17	con_pur_hh_medpti_EDU	Purchases: Median Education expenditure over calendar month (kes)
18	con_pur_hh_meanpti_ENRGY	Purchases: Mean Energy exp. over calendar month (kes)
19	con_pur_hh_medpti_ENRGY	Purchases: Median Energy expenditure over calendar month (kes)
20	con_pur_hh_meanpti_ENT	Purchases: Mean Entertainment exp. over calendar month (kes)
21	con_pur_hh_medpti_ENT	Purchases: Median Entertainment expenditure over calendar month (kes)
22	con_pur_hh_meanpti_FOOD	Purchases: Mean Food exp. over calendar month (kes)
23	con_pur_hh_medpti_FOOD	Purchases: Median Food expenditure over calendar month (kes)
24	con_pur_hh_meanpti_H20	Purchases: Mean Water exp. over calendar month (kes)
25	con_pur_hh_medpti_H20	Purchases: Median Water expenditure over calendar month (kes)
26	con_pur_hh_meanpti_HSNG	Purchases: Mean Housing exp. over calendar month (kes)
27	con_pur_hh_medpti_HSNG	Purchases: Median Housing expenditure over calendar month (kes)
28	con_pur_hh_meanpti_MED	Purchases: Mean Medical exp. over calendar month (kes)
29	con_pur_hh_medpti_MED	Purchases: Median Medical expenditure over calendar month (kes)
30	con_pur_hh_meanpti_OTH	Purchases: Mean Other exp. over calendar month (kes)
31	con_pur_hh_medpti_OTH	Purchases: Median Other expenditure over calendar month (kes)
32	con_pur_hh_meanpti_PERS	Purchases: Mean Personal care exp. over calendar month (kes)
33	con_pur_hh_medpti_PERS	Purchases: Median Personal care expenditure over calendar month (kes)
34	con_pur_hh_meanpti_REL	Purchases: Mean Religious exp. over calendar month (kes)
35	con_pur_hh_medpti_REL	Purchases: Median Religious expenditure over calendar month (kes)
36	con_pur_hh_meanpti_TRNSP	Purchases: Mean Transportation exp. over calendar month (kes)
37	con_pur_hh_medpti_TRNSP	Purchases: Median Transportation expenditure over calendar month (kes)

4.11.1.3.   *Value labels*

4.11.2. Purchases by household & calendar month

4.11.2.1.   *Overview*

Dataset file name	con_pur_hh_by_trx_yr_mo_kes.dta
	con_pur_hh_by_trx_yr_mo_usd.dta
Number of variables	18
Number of observations	3,582
Description	Aggregate purchases by type, calendar month and household
Dependencies	diary_transaction_ALL.dta
Code	income_prep.do

4.11.2.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	trx_yr_mo	Transaction year and month
3	con_pur_hh_byti	Purchases: expenditure by calendar month (kes)
4	con_pur_hh_byti_ALC	Purchases: Alcohol, cigarettes or drugs exp., by calendar month (kes)
5	con_pur_hh_byti_CLN	Purchases: Cleaning materials exp., by calendar month (kes)
6	con_pur_hh_byti_CLTH	Purchases: Clothing exp., by calendar month (kes)
7	con_pur_hh_byti_COMM	Purchases: Communications exp., by calendar month (kes)
8	con_pur_hh_byti_EDU	Purchases: Education exp., by calendar month (kes)
9	con_pur_hh_byti_ENRGY	Purchases: Energy exp., by calendar month (kes)
10	con_pur_hh_byti_ENT	Purchases: Entertainment exp., by calendar month (kes)
11	con_pur_hh_byti_FOOD	Purchases: Food exp., by calendar month (kes)
12	con_pur_hh_byti_H20	Purchases: Water exp., by calendar month (kes)
13	con_pur_hh_byti_HSNG	Purchases: Housing exp., by calendar month (kes)
14	con_pur_hh_byti_MED	Purchases: Medical exp., by calendar month (kes)
15	con_pur_hh_byti_OTH	Purchases: Other exp., by calendar month (kes)
16	con_pur_hh_byti_PERS	Purchases: Personal care exp., by calendar month (kes)
17	con_pur_hh_byti_REL	Purchases: Religious exp., by calendar month (kes)
18	con_pur_hh_byti_TRNSP	Purchases: Transportation exp., by calendar month (kes)

4.11.2.3. Value labels

4.11.3. Own production by household

4.11.3.1. Overview

Dataset file name	con_prod_hh_over_trx_yr_mo_kes
	con_prod_hh_over_trx_yr_mo_usd
Number of variables	2
Number of observations	291
Description	Total value of own production (for food) by household (median monthly food production)
Dependencies	+ Consumption from HH Production (new) (over time).csv
	+ Consumption from HH old 19th March.csv
Code	consumptionHHprod.do

Data type	Description	Details	Time specificity
Consumption from own production	All food produced by the household	+ Consumption from household production is mapped only to the household	Aggregated to the interview period (approx. 2 weeks)

4.11.3.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	con_prod_hh_medpti	Production (Food): Median estimated value over calendar month (kes)

4.11.3.3. Value labels

4.11.4. Own production by household & calendar month

4.11.4.1. Overview

Dataset file name	con_prod_hh_by_trx_yr_mo_kes
	con_prod_hh_by_trx_yr_mo_usd
Number of variables	3
Number of observations	2,733
Description	Total value of own production (for food) by household and calendar month
Dependencies	+ Consumption from HH Production (new) (over time).csv
	+ Consumption from HH old 19th March.csv
Code	consumptionHHprod.do

Data type	Description	Details	Time specificity
Consumption from own production	All food produced by the household	+ Consumption from household production is mapped only to the household	Aggregated to the interview period (approx. 2 weeks)

4.11.4.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID

	2	trx_yr_mo	Transaction year and month
	3	con_prod_hh_byti	Production (Food): Estimated value by calendar month (KES)

4.11.4.3. *Value Labels*

[none]

4.12. Poverty Status

4.12.1. Poverty status by household

4.12.1.1. *Overview*

Dataset file name	pov_hh_over_trx_yr_mo_kes_incRR.dta
	pov_hh_over_trx_yr_mo_kes_excRR.dta
	pov_hh_over_trx_yr_mo_usd_incRR.dta
	pov_hh_over_trx_yr_mo_usd_excRR.dta
	*The incRR suffix denotes that income poverty calculations used resources received as a source of income whereas excRR denotes that income poverty calculation did not use resources received as a source of income.
Number of variables	25
Number of observations	298
Description	Total income and consumption per adult equivalent, poverty status by household (using median calendar month values of income and consumption)
Dependencies	inc_hh_over_trx_yr_mo_usd/kes_incRR/excRR.dta con_pur_hh_over_trx_yr_mo_usd/kes.dta con_prod_hh_over_trx_yr_mo_usd/kes.dta demo_hh.dta
Code	poverty_prep.do

4.12.1.2. *Variables*

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	inc_hh_medianpti	Income: Median income over calendar month (kes)
3	con_pur_hh_medpti	Purchases: Median expenditure over calendar month (kes)
4	con_prod_hh_medpti	Production (Food): Median estimated value over calendar month (kes)
5	dem_urban	Demographics: HH in urban (1) or rural (0) area
6	dem_hh_size	Demographics: HH size (N)

7	dem_pae_oecd	Demographics: per adult equivalents (OECD method)
8	dem_pae_kihbs	Demographics: per adult equivalents (KIHBS method)
9	con_hh_medpti	Total median cons. p calendar month from purchases and own production (kes)
10	inc_hh_pti_pae_oecd	Total med income p adult equivalent (oecd) p day, over calendar month (kes)
11	con_hh_pti_pae_oecd	Total med cons. p adult equivalent (oecd) p day, over calendar month (kes)
12	inc_hh_pti_pae_kihbs	Total med income p adult equivalent (kihbs) p day, over calendar month (kes)
13	con_hh_pti_pae_kihbs	Total med cons. p adult equivalent (kihbs) p day, over calendar month (kes)
14	inc_below_85_kes_oecd	Med income below 85 KES p day (oecd p adult equiv method), over calendar month
15	con_below_85_kes_oecd	Med cons. below 85 KES p day (oecd p adult equiv method), calendar month
16	inc_below_85_kes_kihbs	Med income below 85 KES p day (kihbs p adult equiv method), over calendar month
17	con_below_85_kes_kihbs	Med cons. below 85 KES p day (kihbs p adult equiv method), calendar month
18	inc_below_170_kes_oecd	Med income below 170 KES p day (oecd p adult equiv method), over calendar month
19	con_below_170_kes_oecd	Med cons. below 170 KES p day (oecd p adult equiv method), calendar month
20	inc_below_170_kes_kihbs	Med income below 170 KES p day (kihbs p adult equiv method), over calendar month
21	con_below_170_kes_kihbs	Med cons. below 170 KES p day (kihbs p adult equiv method), calendar month
22	inc_below_425_kes_oecd	Med income below 425 KES p day (oecd p adult equiv method), over calendar month
23	con_below_425_kes_oecd	Med cons. below 425 KES p day (oecd p adult equiv method), calendar month
24	inc_below_425_kes_kihbs	Med income below 425 KES p day (kihbs p adult equiv method), over calendar month
25	con_below_425_kes_kihbs	Med cons. below 425 KES p day (kihbs p adult equiv method), calendar month

4.12.1.3. Value labels

4.12.2. Poverty status by household & calendar month

4.12.2.1. Overview

Dataset file name	pov_hh_by_trx_yr_mo_kes_incRR.dta
	pov_hh_by_trx_yr_mo_kes_excRR.dta
	pov_hh_by_trx_yr_mo_usd_incRR.dta
	pov_hh_by_trx_yr_mo_usd_excRR.dta
	The incRR suffix denotes that income poverty calculations used resources received as a source of income whereas excRR denotes that income poverty calculation did not use resources received as a source of income.
Number of variables	26
Number of observations	3,465
Description	Total income and consumption per adult equivalent, poverty status by calendar month and household
Dependencies	inc_hh_by_trx_yr_mo_usd/kes_incRR/excRR.dta con_pur_hh_by_trx_yr_mo_usd/kes.dta con_prod_hh_by_trx_yr_mo_usd/kes.dta

	demo_hh.dta
Code	poverty_prep.do

4.12.2.2. Variables

Variable Order	Variable Name	Variable label
1	hh_ids	Unique household ID
2	trx_yr_mo	Transaction year and month
3	inc_hh_byti	Income: Total income, by calendar month (usd)
4	con_pur_hh_byti	Purchases: expenditure by calendar month (usd)
5	con_prod_hh_byti	Production (Food): Estimated value by calendar month (usd)
6	dem_urban	Demographics: HH in urban (1) or rural (0) area
7	dem_hh_size	Demographics: HH size (N)
8	dem_pae_oecd	Demographics: per adult equivalents (OECD method)
9	dem_pae_kihbs	Demographics: per adult equivalents (KIHBS method)
10	con_hh_byti	Total consumption from purchases and household production (usd)
11	inc_hh_byti_pae_oecd	Total income p adult equivalent (oecd) p day, by calendar month (usd)
12	con_hh_byti_pae_oecd	Total cons. p adult equivalent (oecd) p day, by calendar month (usd)
13	inc_hh_byti_pae_kihbs	Total income p adult equivalent (kihbs) p day, by calendar month (usd)
14	con_hh_byti_pae_kihbs	Total cons. p adult equivalent (kihbs) p day, by calendar month (usd)
15	inc_below_1_usd_oecd	Income below 1 USD p day (using oecd p adult equiv method), by calendar month
16	con_below_1_usd_oecd	Cons. below 1 USD p day (using oecd p adult equiv method), by calendar month
17	inc_below_1_usd_kihbs	Income below 1 USD p day (using kihbs p adult equiv method), by calendar month
18	con_below_1_usd_kihbs	Cons. below 1 USD p day (using kihbs p adult equiv method), by calendar month
19	inc_below_2_usd_oecd	Income below 2 USD p day (using oecd p adult equiv method), by calendar month
20	con_below_2_usd_oecd	Cons. below 2 USD p day (using oecd p adult equiv method), by calendar month
21	inc_below_2_usd_kihbs	Income below 2 USD p day (using kihbs p adult equiv method), by calendar month
22	con_below_2_usd_kihbs	Cons. below 2 USD p day (using kihbs p adult equiv method), by calendar month
23	inc_below_5_usd_oecd	Income below 5 USD p day (using oecd p adult equiv method), by calendar month
24	con_below_5_usd_oecd	Cons. below 5 USD p day (using oecd p adult equiv method), by calendar month
25	inc_below_5_usd_kihbs	Income below 5 USD p day (using kihbs p adult equiv method), by calendar month
26	con_below_5_usd_kihbs	Cons. below 5 USD p day (using kihbs p adult equiv method), by calendar month

4.12.2.3. Value labels

[none]

4.13. Financial Devices

[These datasets are not yet available]

4.13.1. Financial device characteristics by device owner

4.13.1.1. Overview
4.13.1.2. Variables
4.13.1.3. Value labels

4.13.2. <u>Financial device characteristics by calendar month & device owner</u>

4.13.2.1. Overview
4.13.2.2. Variables
4.13.2.3. Value labels