

Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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visit_data_catalog_at: <https://microdata.worldbank.org/index.php>

Identification

SURVEY ID NUMBER
WLD_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Afghanistan	AFG
Albania	ALB
Algeria	DZA
Argentina	ARG
Armenia	ARM
Australia	AUS
Austria	AUT
Bangladesh	BGD
Belgium	BEL
Benin	BEN
Bolivia	BOL
Bosnia and Herzegovina	BIH
Brazil	BRA
Bulgaria	BGR
Burkina Faso	BFA
Cambodia	KHM
Cameroon	CMR
Canada	CAN
Chile	CHL
China	CHN
Colombia	COL
Congo, Rep.	COG
Costa Rica	CRI
Côte d'Ivoire	CIV
Croatia	HRV
Cyprus	CYP
Czech Republic	CZE
Denmark	DNK
Dominican Republic	DOM
Ecuador	ECU
Egypt, Arab Rep.	EGY

El Salvador	SLV
Estonia	EST
Finland	FIN
France	FRA
Gabon	GAB
Georgia	GEO
Germany	DEU
Ghana	GHA
Greece	GRC
Guinea	GIN
Honduras	HND
Hong Kong SAR, China	HKG
Hungary	HUN
Iceland	ISL
India	IND
Indonesia	IDN
Iran, Islamic Rep.	IRN
Iraq	IRQ
Ireland	IRL
Israel	ISR
Italy	ITA
Jamaica	JAM
Japan	JPN
Jordan	JOR
Kazakhstan	KAZ
Kenya	KEN
Korea, Rep.	KOR
Kosovo	KSV
Kyrgyz Republic	KGZ
Lao PDR	LAO
Latvia	LVA
Lebanon	LBN
Liberia	LBR
Lithuania	LTU
Malawi	MWI
Malaysia	MYS
Mali	MLI
Malta	MLT
Mauritius	MUS

Moldova	MDA
Mongolia	MNG
Morocco	MAR
Mozambique	MOZ
Myanmar	MMR
Namibia	NAM
Nepal	NPL
Netherlands	NLD
New Zealand	NZL
Nicaragua	NIC
Nigeria	NGA
North Macedonia	MKD
Norway	NOR
Pakistan	PAK
Panama	PAN
Paraguay	PRY
Peru	PER
Philippines	PHL
Poland	POL
Portugal	PRT
Romania	ROU
Russian Federation	RUS
Saudi Arabia	SAU
Senegal	SEN
Serbia	SRB
Sierra Leone	SLE
Singapore	SGP
Slovak Republic	SVK
Slovenia	SVN
South Africa	ZAF
South Sudan	SSD
Spain	ESP
Sri Lanka	LKA
Sweden	SWE
Switzerland	CHE
Taiwan, China	TWN
Tajikistan	TJK
Tanzania	TZA
Thailand	THA

Togo	TGO
Tunisia	TUN
Türkiye	TUR
Uganda	UGA
Ukraine	UKR
United Arab Emirates	ARE
United Kingdom	GBR
United States	USA
Uruguay	URY
Uzbekistan	UZB
Venezuela, RB	VEN
West Bank and Gaza	PSE
Zambia	ZMB
Zimbabwe	ZWE

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

ABSTRACT

The fourth edition of the Global Findex offers a lens into how people accessed and used financial services during the COVID-19 pandemic, when mobility restrictions and health policies drove increased demand for digital services of all kinds.

The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments.

The Global Findex is an indispensable resource for financial service practitioners, policy makers, researchers, and development professionals.

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE

2022-12-05

VERSION NOTES

This is the first update (Dec 2022) to the microdata originally released in Oct 2022. This release includes new variables, updated labels along with a detailed codebook allowing you to access the Global Findex 2021 individual level data in a more meaningful way. Please also see [Microdata_update_details.xlsx](#) which details these updates.

Scope

NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 128,000 people in 123 economies, representing 91 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

Coverage

GEOGRAPHIC COVERAGE

National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

Sampling

SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19 related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

WEIGHTING

Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

data_collection

DATES OF DATA COLLECTION

Start	End
2021-06-19	2022-03-30

questionnaires

QUESTIONNAIRES

Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

Access policy

CONTACTS

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CITATION REQUIREMENTS

Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	Link

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DISCLAIMER

The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

Metadata production

DDI DOCUMENT ID

DDI_WLD_2021_FINDEX_v02_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

DATE OF METADATA PRODUCTION

2022-12-07

DDI DOCUMENT VERSION

Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_world.dta 2021 Global Findex - World Microdata	127854	127

Data file: micro_world.dta

2021 Global Findex - World Microdata

Cases: 127854

variables: 127

variables

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	regionwb	Regional code	
V4	pop_adult	Population 15+, 2020, WDI	
V5	wpid_random	Gallup World Poll identifier	
V6	wgt	Weight	
V7	female	Respondent is female	
V8	age	Respondent age	
V9	educ	Respondent education level	
V10	inc_q	Within-economy household income quintile	
V11	emp_in	Respondent is in workforce	
V12	urbanicity_f2f	Respondent lives in rural area	
V13	account	Has an account	
V14	account_fin	Has an account at a financial institution	
V15	account_mob	Has a mobile money account	
V16	fin1_1a	Opened first account to receive a wage payment	
V17	fin1_1b	Opened first account to receive money from the government	
V18	fin2	Has a debit card	
V19	fin4	Used a debit card	
V20	fin4a	Used a debit card in-store	
V21	fin5	Used a mobile phone or internet to access account	
V22	fin6	Used a mobile phone or internet to check account balance	
V23	fin7	Has a credit card	
V24	fin8	Used a credit card	
V25	fin8a	Used a credit card in-store	
V26	fin8b	Paid credit card balances in full	
V27	fin9	Made any deposit into the account	
V28	fin9a	Make deposits into the account two or more times per month	
V29	fin10	Withdrew from the account	
V30	fin10_1a	Reason for inactive account: too far	
V31	fin10_1b	Reason for inactive account: no need	
V32	fin10_1c	Reason for inactive account: lack money	
V33	fin10_1d	Reason for inactive account: not comfortable using it	
V34	fin10_1e	Reason for inactive account: lack trust	
V35	fin10a	Withdrew from the account two or more times per month	
V36	fin10b	Used account to store money	
V37	fin11_1	Unbanked: use account without help	

ID	Name	Label	Question
V38	fin11a	Reason for no account: too far	
V39	fin11b	Reason for no account: too expensive	
V40	fin11c	Reason for no account: lack documentation	
V41	fin11d	Reason for no account: lack trust	
V42	fin11e	Reason for no account: religious reasons	
V43	fin11f	Reason for no account: lack money	
V44	fin11g	Reason for no account: family member already has one	
V45	fin11h	Reason for no account: no need for financial services	
V46	fin13_1a	Reason for no mobile money account: too far	
V47	fin13_1b	Reason for no mobile money account: too expensive	
V48	fin13_1c	Reason for no mobile money account: lack documentation	
V49	fin13_1d	Reason for no mobile money account: lack of money	
V50	fin13_1e	Reason for no mobile money account: use agent	
V51	fin13_1f	Reason for no mobile money account: no mobile phone	
V52	fin13a	Use mobile money account two or more times a month	
V53	fin13b	Use mobile money account to store money	
V54	fin13c	Use mobile money account to borrow money	
V55	fin13d	Use mobile money account without help	
V56	fin14_1	Use mobile phone to pay for a purchase in-store	
V57	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V58	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V59	fin14a	Made bill payments online using the Internet	
V60	fin14a1	Send money to a relative or friend online using the Internet	
V61	fin14b	Bought something online using the Internet	
V62	fin14c	Paid online or in cash at delivery	
V63	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V64	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V65	fin16	Saved for old age	
V66	fin17a	Saved using an account at a financial institution	
V67	fin17a1	Saved using a mobile money account	
V68	fin17b	Saved using an informal savings club	
V69	fin20	Borrowed for medical purposes	
V70	fin22a	Borrowed from a financial institution	
V71	fin22b	Borrowed from family or friends	
V72	fin22c	Borrowed from an informal savings club	
V73	fin24	Main source of emergency funds in 30 days	
V74	fin24a	Difficulty of emergency funds in 30 days	
V75	fin24b	Difficulty of emergency funds in 7 days	
V76	fin26	Sent domestic remittances	
V77	fin27_1	Sent domestic remittances through an account	
V78	fin27c1	Sent domestic remittances in cash	
V79	fin27c2	Sent domestic remittances through an MTO	
V80	fin28	Received domestic remittances	
V81	fin29_1	Received domestic remittances through an account	
V82	fin29c1	Received domestic remittances in cash	

ID	Name	Label	Question
V83	fin29c2	Received domestic remittances through an MTO	
V84	fin30	Paid a utility bill	
V85	fin31a	Paid a utility bill using an account	
V86	fin31b	Paid a utility bill using a mobile phone	
V87	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V88	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V89	fin31c	Paid a utility bill in cash	
V90	fin32	Received wage payments	
V91	fin33	Received public sector wage payments	
V92	fin34a	Received wage payments into an account	
V93	fin34b	Received wage payments to a mobile phone	
V94	fin34d	Received wage payments in cash	
V95	fin34e	Received wage payments to a card	
V96	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V97	fin37	Received a government transfer	
V98	fin38	Received a government pension	
V99	fin39a	Received a government transfer or pension into an account	
V100	fin39b	Received a government transfer or pension to a mobile phone	
V101	fin39d	Received a government transfer or pension in cash	
V102	fin39e	Received a government transfer or pension to a card	
V103	fin42	Received an agricultural payment	
V104	fin42a	Grow own crops or raise livestock	
V105	fin43a	Received an agricultural payment into an account	
V106	fin43b	Received an agricultural payment to a mobile phone	
V107	fin43d	Received an agricultural payment in cash	
V108	fin43e	Received an agricultural payment to a card	
V109	fin44a	Financially worried: old age	
V110	fin44b	Financially worried: medical cost	
V111	fin44c	Financially worried: bills	
V112	fin44d	Financially worried: education	
V113	fin45	Financially most worried	
V114	fin45_1	Financially worried due to COVID-19	
V115	fin45_1_China	Financial worry	
V116	saved	Saved in the past year	
V117	borrowed	Borrowed in the past year	
V118	receive_wages	Received a wage payment	
V119	receive_transfers	Received a government transfer payment	
V120	receive_pension	Received a government pension payment	
V121	receive_agriculture	Received a payment for the sale of agricultural goods	
V122	pay_utilities	Paid a utility bill	
V123	remittances	Made or received a domestic remittance payment	
V124	mobileowner	Owns a mobile phone	
V125	internetaccess	Internet access	
V126	anydigpayment	Made or received a digital payment	
V127	merchantpay_dig	Made a digital merchant payment	

total: 127

ECONOMY: Economy**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0
 Type: Discrete Width: 22 Range: - Format: character

INC_Q: Within-economy household income quintile**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	20580	16.1%
2	Second 20%	22066	17.3%
3	Middle 20%	24541	19.2%
4	Fourth 20%	27653	21.6%
5	Richest 20%	33014	25.8%

Others

NOTES

Respondent's within-economy household income quintile (1 to 5)

ECONOMYCODE: Economy Code**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0
 Type: Discrete Width: 3 Range: - Format: character

Others

NOTES

International Standards Organization (ISO) 3-digit alphabetic code for each economy

REGIONWB: Regional code**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0
 Type: Discrete Width: 50 Range: - Format: character

Others

NOTES

World Bank regional classifications
 East Asia & Pacific (excluding high income)
 Europe & Central Asia (excluding high income)
 High income
 Latin America & Caribbean (excluding high income)
 Middle East & North Africa (excluding high income)
 South Asia
 Sub-Saharan Africa (excluding high income)

Note: High income based on GNI per capita data from 2020.

See more here - <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>

POP_ADULT: Population 15+, 2020, WDI**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 295249.5625 Maximum: 1153772544
 Type: Continuous Decimal: 4 Width: 12 Range: 295249.5625 - 1153772544 Format: Numeric

Others

NOTES

Adult (15+) population using 2020 World Development Indicators (WDI)

WPID_RANDOM: Gallup World Poll identifier**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 111113978 Maximum: 211110199
 Type: Continuous Decimal: 0 Width: 9 Range: 111113978 - 211110199 Format: Numeric

Others

NOTES

Individual-level identifier to merge with Gallup World Poll data

WGT: Weight**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 0.131674806320759 Maximum: 6.24566963679565

Type: Continuous Decimal: 15 Width: 17 Range: 0.131674806320759 - 6.24566963679565 Format: Numeric

Others

NOTES

Weight assigned to each observation

FEMALE: Respondent is female**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	67613	52.9%
2	male	60241	47.1%

AGE: Respondent age**Data file:** micro_world.dta**Overview**

Valid: 127399 Invalid: 455 Minimum: 15 Maximum: 99

Type: Discrete Decimal: 0 Width: 2 Range: 15 - 99 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	1385	1.1%
16	16	1570	1.2%
17	17	1755	1.4%
18	18	2793	2.2%
19	19	2397	1.9%

20	20	3173	2.5%
21	21	2528	2%
22	22	2658	2.1%
23	23	2563	2%
24	24	2483	1.9%
25	25	3816	3%
26	26	2545	2%
27	27	2694	2.1%
28	28	2978	2.3%
29	29	2459	1.9%
30	30	4336	3.4%
31	31	2127	1.7%
32	32	2839	2.2%
33	33	2490	2%
34	34	2121	1.7%
35	35	3589	2.8%
36	36	2445	1.9%
37	37	2194	1.7%
38	38	2543	2%
39	39	2085	1.6%
40	40	3887	3.1%
41	41	1757	1.4%
42	42	2324	1.8%
43	43	1853	1.5%
44	44	1625	1.3%
45	45	2902	2.3%
46	46	1666	1.3%
47	47	1788	1.4%
48	48	1986	1.6%
49	49	1621	1.3%
50	50	3255	2.6%
51	51	1409	1.1%
52	52	1750	1.4%
53	53	1538	1.2%
54	54	1494	1.2%
55	55	2001	1.6%
56	56	1494	1.2%
57	57	1409	1.1%
58	58	1513	1.2%

59	59	1260	1%
60	60	2265	1.8%
61	61	1207	0.9%
62	62	1528	1.2%
63	63	1504	1.2%
64	64	1194	0.9%
65	65	1960	1.5%
66	66	1211	1%
67	67	1211	1%
68	68	1126	0.9%
69	69	942	0.7%
70	70	1464	1.1%
71	71	839	0.7%
72	72	951	0.7%
73	73	758	0.6%
74	74	729	0.6%
75	75	827	0.6%
76	76	565	0.4%
77	77	484	0.4%
78	78	481	0.4%
79	79	395	0.3%
80	80	571	0.4%
81	81	344	0.3%
82	82	356	0.3%
83	83	236	0.2%
84	84	230	0.2%
85	85	222	0.2%
86	86	170	0.1%
87	87	101	0.1%
88	88	107	0.1%
89	89	74	0.1%
90	90	79	0.1%
91	91	46	0%
92	92	39	0%
93	93	19	0%
94	94	10	0%
95	95	8	0%
96	96	8	0%
97	97	6	0%

98	98	5	0%
99	99+	29	0%
Sysmiss		455	

EDUC: Respondent education level

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	31605	24.7%
2	completed secondary school	64599	50.5%
3	completed tertiary education or more	30978	24.2%
4	(dk)	345	0.3%
5	(rf)	327	0.3%

EMP_IN: Respondent is in workforce

Data file: micro_world.dta

Overview

Valid: 124352 Invalid: 3502 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	82303	66.2%
2	out of the workforce	42049	33.8%
Sysmiss		3502	

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_world.dta

Overview

Valid: 59611 Invalid: 68243 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	26125	43.8%
2	Urban	33486	56.2%
Sysmiss		68243	

Others

NOTES

Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. This is different from Gallup's earlier measures of rurality which relied on a survey respondent's perception of the urbanicity of their residence. The Global Findex Database 2021 uses the new estimate and provides account ownership averages for adults living in rural and urban areas. These averages are available only for those economies in which face-to-face surveys were conducted and are not compared with the 2011, 2014, and 2017 data, nor with regional or global averages.

See more here - <https://ghsl.jrc.ec.europa.eu/degurba.php>

ACCOUNT: Has an account

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	32813	25.7%
1	yes	95041	74.3%

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	39220	30.7%
1	yes	88634	69.3%

Others

NOTES

The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 3 percent of respondents.

ACCOUNT_MOB: Has a mobile money account

Data file: micro_world.dta

Overview

Valid: 68681 Invalid: 59173 Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	50212	73.1%
1	yes	18469	26.9%
Sysmiss		59173	

Others

NOTES

Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database.

The data also includes an additional 2 percent of respondents in 2021 who received wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents.

FIN1_1A: Opened first account to receive a wage payment**Data file:** micro_world.dta**Overview**

Valid: 50444 Invalid: 77410 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	29782	59%
2	no	20297	40.2%
3	(dk)	303	0.6%
4	(ref)	62	0.1%
Sysmiss		77410	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN1_1B: Opened first account to receive money from the government**Data file:** micro_world.dta**Overview**

Valid: 50444 Invalid: 77410 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11182	22.2%
2	no	38879	77.1%
3	(dk)	308	0.6%
4	(ref)	75	0.1%
Sysmiss		77410	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN2: Has a debit card**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	69817	54.6%
2	no	57125	44.7%
3	(dk)	520	0.4%
4	(ref)	392	0.3%

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN4: Used a debit card**Data file:** micro_world.dta**Overview**

Valid: 69817 Invalid: 58037 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	52738	75.5%
2	no	16951	24.3%
3	(dk)	84	0.1%
4	(ref)	44	0.1%
Sysmiss		58037	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

FIN4A: Used a debit card in-store

Data file: micro_world.dta

Overview

Valid: 28566 Invalid: 99288 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	24866	87%
2	no	3674	12.9%
3	(dk)	23	0.1%
4	(ref)	3	0%
Sysmiss		99288	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) that used an ATM/debit card.

FIN5: Used a mobile phone or internet to access account

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	50031	59.5%
2	no	33740	40.1%
3	(dk)	136	0.2%
4	(ref)	145	0.2%
Sysmiss		43802	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN6: Used a mobile phone or internet to check account balance

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	55075	65.5%
2	no	28720	34.2%
3	(dk)	130	0.2%
4	(ref)	127	0.2%
Sysmiss		43802	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN7: Has a credit card

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	31964	38%
2	no	51687	61.5%
3	(dk)	184	0.2%

4	(ref)	217	0.3%
Sysmiss		43802	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN8: Used a credit card

Data file: micro_world.dta

Overview

Valid: 31964 Invalid: 95890 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26540	83%
2	no	5361	16.8%
3	(dk)	33	0.1%
4	(ref)	30	0.1%
Sysmiss		95890	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN8A: Used a credit card in-store

Data file: micro_world.dta

Overview

Valid: 11708 Invalid: 116146 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9491	81.1%

2	no	2191	18.7%
3	(dk)	17	0.1%
4	(ref)	9	0.1%
Sysmiss		116146	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who used a credit card.

FIN8B: Paid credit card balances in full

Data file: micro_world.dta

Overview

Valid: 31964 Invalid: 95890 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26062	81.5%
2	no	5449	17%
3	(dk)	320	1%
4	(ref)	133	0.4%
Sysmiss		95890	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN9: Made any deposit into the account

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	66626	79.3%
2	no	16933	20.1%
3	(dk)	249	0.3%
4	(ref)	244	0.3%
Sysmiss		43802	

Others

NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash or electronic deposits, or any time money is put into their account(s) by themselves, by an employer, or another person or institution.

FIN9A: Make deposits into the account two or more times per month

Data file: micro_world.dta

Overview

Valid: 66626 Invalid: 61228 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	35449	53.2%
2	no	30576	45.9%
3	(dk)	447	0.7%
4	(ref)	154	0.2%
Sysmiss		61228	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN10: Withdrew from the account

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	67853	80.7%
2	no	15684	18.7%
3	(dk)	239	0.3%
4	(ref)	276	0.3%
Sysmiss		43802	

Others

NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash withdrawals made in person using a debit card or mobile phone, electronic payments or purchases, checks, or any other sanctioned circumstance in which money is removed from the account(s) either by the account owner or by another person or institution.

FIN10_1A: Reason for inactive account: too far

Data file: micro_world.dta

Overview

Valid: 822 Invalid: 127032 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	400	48.7%
2	no	412	50.1%
3	(dk)	9	1.1%
4	(ref)	1	0.1%
Sysmiss		127032	

FIN10_1B: Reason for inactive account: no need

Data file: micro_world.dta

Overview

Valid: 822 Invalid: 127032 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	376	45.7%
2	no	433	52.7%
3	(dk)	10	1.2%
4	(ref)	3	0.4%
Sysmiss		127032	

FIN10_1C: Reason for inactive account: lack money

Data file: micro_world.dta

Overview

Valid: 822 Invalid: 127032 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	313	38.1%
2	no	501	60.9%
3	(dk)	5	0.6%
4	(ref)	3	0.4%
Sysmiss		127032	

FIN10_1D: Reason for inactive account: not comfortable using it

Data file: micro_world.dta

Overview

Valid: 822 Invalid: 127032 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	227	27.6%
2	no	581	70.7%

3	(dk)	13	1.6%
4	(ref)	1	0.1%
Sysmiss		127032	

FIN10_1E: Reason for inactive account: lack trust

Data file: micro_world.dta

Overview

Valid: 822 Invalid: 127032 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	393	47.8%
2	no	417	50.7%
3	(dk)	11	1.3%
4	(ref)	1	0.1%
Sysmiss		127032	

FIN10A: Withdrew from the account two or more times per month

Data file: micro_world.dta

Overview

Valid: 67853 Invalid: 60001 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	52128	76.8%
2	no	15166	22.4%
3	(dk)	448	0.7%
4	(ref)	111	0.2%
Sysmiss		60001	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN10B: Used account to store money

Data file: micro_world.dta

Overview

Valid: 84052 Invalid: 43802 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61790	73.5%
2	no	21541	25.6%
3	(dk)	267	0.3%
4	(ref)	454	0.5%
Sysmiss		43802	

FIN11_1: Unbanked: use account without help

Data file: micro_world.dta

Overview

Valid: 32813 Invalid: 95041 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14860	45.3%
2	no	16397	50%
3	(dk)	1439	4.4%
4	(ref)	117	0.4%
Sysmiss		95041	

FIN11A: Reason for no account: too far

Data file: micro_world.dta

Overview

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11977	27.3%
2	no	30857	70.4%
3	(dk)	796	1.8%
4	(ref)	172	0.4%
Sysmiss		84052	

FIN11B: Reason for no account: too expensive

Data file: micro_world.dta

Overview

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15609	35.6%
2	no	25111	57.3%
3	(dk)	2883	6.6%
4	(ref)	199	0.5%
Sysmiss		84052	

FIN11C: Reason for no account: lack documentation

Data file: micro_world.dta

Overview

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12200	27.9%
2	no	30564	69.8%
3	(dk)	812	1.9%
4	(ref)	226	0.5%
Sysmiss		84052	

FIN11D: Reason for no account: lack trust

Data file: micro_world.dta

Overview

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10585	24.2%
2	no	31566	72.1%
3	(dk)	1386	3.2%
4	(ref)	265	0.6%
Sysmiss		84052	

FIN11E: Reason for no account: religious reasons

Data file: micro_world.dta

Overview

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3854	8.8%
2	no	38939	88.9%
3	(dk)	808	1.8%
4	(ref)	201	0.5%
Sysmiss		84052	

FIN11F: Reason for no account: lack money**Data file:** micro_world.dta**Overview**

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	30473	69.6%
2	no	12685	29%
3	(dk)	423	1%
4	(ref)	221	0.5%
Sysmiss		84052	

FIN11G: Reason for no account: family member already has one**Data file:** micro_world.dta**Overview**

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9166	20.9%
2	no	33361	76.2%
3	(dk)	1060	2.4%
4	(ref)	215	0.5%
Sysmiss		84052	

FIN11H: Reason for no account: no need for financial services**Data file:** micro_world.dta**Overview**

Valid: 43802 Invalid: 84052 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14324	32.7%
2	no	28354	64.7%
3	(dk)	897	2%
4	(ref)	227	0.5%
Sysmiss		84052	

FIN13_1A: Reason for no mobile money account: too far

Data file: micro_world.dta

Overview

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3451	27.2%
2	no	8840	69.6%
3	(dk)	400	3.1%
4	(ref)	19	0.1%
Sysmiss		115144	

FIN13_1B: Reason for no mobile money account: too expensive

Data file: micro_world.dta

Overview

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3517	27.7%
2	no	8373	65.9%

3	(dk)	798	6.3%
4	(ref)	22	0.2%
Sysmiss		115144	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_world.dta

Overview

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3992	31.4%
2	no	8337	65.6%
3	(dk)	342	2.7%
4	(ref)	39	0.3%
Sysmiss		115144	

FIN13_1D: Reason for no mobile money account: lack of money

Data file: micro_world.dta

Overview

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7831	61.6%
2	no	4664	36.7%
3	(dk)	194	1.5%
4	(ref)	21	0.2%
Sysmiss		115144	

FIN13_1E: Reason for no mobile money account: use agent**Data file:** micro_world.dta**Overview**

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2495	19.6%
2	no	9917	78%
3	(dk)	268	2.1%
4	(ref)	30	0.2%
Sysmiss		115144	

FIN13_1F: Reason for no mobile money account: no mobile phone**Data file:** micro_world.dta**Overview**

Valid: 12710 Invalid: 115144 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4594	36.1%
2	no	7949	62.5%
3	(dk)	153	1.2%
4	(ref)	14	0.1%
Sysmiss		115144	

FIN13A: Use mobile money account two or more times a month**Data file:** micro_world.dta**Overview**

Valid: 15152 Invalid: 112702 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11151	73.6%
2	no	3950	26.1%
3	(dk)	44	0.3%
4	(ref)	7	0%
Sysmiss		112702	

FIN13B: Use mobile money account to store money

Data file: micro_world.dta

Overview

Valid: 15152 Invalid: 112702 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8496	56.1%
2	no	6599	43.6%
3	(dk)	35	0.2%
4	(ref)	22	0.1%
Sysmiss		112702	

FIN13C: Use mobile money account to borrow money

Data file: micro_world.dta

Overview

Valid: 15152 Invalid: 112702 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2524	16.7%
2	no	12586	83.1%

3	(dk)	30	0.2%
4	(ref)	12	0.1%
Sysmiss		112702	

FIN13D: Use mobile money account without help

Data file: micro_world.dta

Overview

Valid: 15646 Invalid: 112208 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12209	78%
2	no	3373	21.6%
3	(dk)	55	0.4%
4	(ref)	9	0.1%
Sysmiss		112208	

FIN14_1: Use mobile phone to pay for a purchase in-store

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	30706	24%
2	no	96639	75.6%
3	(dk)	296	0.2%
4	(ref)	213	0.2%

FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro_world.dta

Overview

Valid: 31515 Invalid: 96339 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	7674	24.4%
2	Used other methods, such as a card or mobile phone	23525	74.6%
3	(dk)	262	0.8%
4	(ref)	54	0.2%
Sysmiss		96339	

FIN14_2_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro_world.dta

Overview

Valid: 3221 Invalid: 124633 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	268	8.3%
2	Used other methods, such as a card or mobile phone	2931	91%
3	(dk)	19	0.6%
4	(ref)	3	0.1%
Sysmiss		124633	

FIN14A: Made bill payments online using the Internet

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	46880	36.7%
2	no	80332	62.8%
3	(dk)	410	0.3%
4	(ref)	232	0.2%

FIN14A1: Send money to a relative or friend online using the Internet

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	45183	35.3%
2	no	82151	64.3%
3	(dk)	250	0.2%
4	(ref)	270	0.2%

FIN14B: Bought something online using the Internet

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	44604	34.9%
2	no	82622	64.6%
3	(dk)	424	0.3%
4	(ref)	204	0.2%

FIN14C: Paid online or in cash at delivery**Data file:** micro_world.dta**Overview**

Valid: 25858 Invalid: 101996 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	14441	55.8%
2	In cash	6868	26.6%
3	(both)	4390	17%
4	(dk)	123	0.5%
5	(ref)	36	0.1%
Sysmiss		101996	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19**Data file:** micro_world.dta**Overview**

Valid: 22739 Invalid: 105115 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	7687	33.8%
2	Paid online	14476	63.7%
3	(dk)	463	2%
4	(ref)	113	0.5%
Sysmiss		105115	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020**Data file:** micro_world.dta**Overview**

Valid: 3119 Invalid: 124735 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	179	5.7%
2	Paid online	2892	92.7%
3	(dk)	43	1.4%
4	(ref)	5	0.2%
Sysmiss		124735	

FIN16: Saved for old age

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37495	29.3%
2	no	89584	70.1%
3	(dk)	379	0.3%
4	(ref)	396	0.3%

FIN17A: Saved using an account at a financial institution

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	38749	30.3%
2	no	88244	69%
3	(dk)	391	0.3%

4	(ref)	470	0.4%
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FIN17A1: Saved using a mobile money account

Data file: micro_world.dta

Overview

Valid: 19090 Invalid: 108764 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6047	31.7%
2	no	12954	67.9%
3	(dk)	58	0.3%
4	(ref)	31	0.2%
Sysmiss		108764	

FIN17B: Saved using an informal savings club

Data file: micro_world.dta

Overview

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11785	12%
2	no	85757	87.3%
3	(dk)	373	0.4%
4	(ref)	333	0.3%
Sysmiss		29606	

FIN20: Borrowed for medical purposes

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17082	13.4%
2	no	110420	86.4%
3	(dk)	165	0.1%
4	(ref)	187	0.1%

FIN22A: Borrowed from a financial institution

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16722	13.1%
2	no	110658	86.6%
3	(dk)	226	0.2%
4	(ref)	248	0.2%

FIN22B: Borrowed from family or friends

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	32315	25.3%

2	no	95086	74.4%
3	(dk)	207	0.2%
4	(ref)	246	0.2%

FIN22C: Borrowed from an informal savings club

Data file: micro_world.dta

Overview

Valid: 11785 Invalid: 116069 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4194	35.6%
2	no	7548	64%
3	(dk)	35	0.3%
4	(ref)	8	0.1%
Sysmiss		116069	

FIN24: Main source of emergency funds in 30 days

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 9
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 9 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	35936	28.1%
2	Main source: Family or friends	38312	30%
3	Main source: Money from working	21309	16.7%
4	Main source: Borrowing from a bank, employer, or private lender	9505	7.4%
5	Main source: Selling assets	5508	4.3%
6	Main source: Some other source	4008	3.1%
7	(I could not come up with the money)	8874	6.9%
8	(dk)	3405	2.7%

9	ref	997	0.8%
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FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_world.dta

Overview

Valid: 114578 Invalid: 13276 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	31676	27.6%
2	Somewhat difficult	37324	32.6%
3	Not difficult at all	44683	39%
4	(DK)	743	0.6%
5	(ref)	152	0.1%
Sysmiss		13276	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_world.dta

Overview

Valid: 114578 Invalid: 13276 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	48301	42.2%
2	Somewhat difficult	26852	23.4%
3	Not difficult at all	36487	31.8%
4	(I could not come up with the money)	2123	1.9%
5	(DK)	650	0.6%
6	(ref)	165	0.1%
Sysmiss		13276	

FIN26: Sent domestic remittances**Data file:** micro_world.dta**Overview**

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26084	26.5%
2	no	71583	72.9%
3	(dk)	280	0.3%
4	(ref)	301	0.3%
Sysmiss		29606	

FIN27_1: Sent domestic remittances through an account**Data file:** micro_world.dta**Overview**

Valid: 26084 Invalid: 101770 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17064	65.4%
2	no	8960	34.4%
3	(dk)	37	0.1%
4	(ref)	23	0.1%
Sysmiss		101770	

FIN27C1: Sent domestic remittances in cash**Data file:** micro_world.dta**Overview**

Valid: 9020 Invalid: 118834 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	5281	58.5%
2	no	3701	41%
3	(dk)	23	0.3%
4	(ref)	15	0.2%
Sysmiss		118834	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_world.dta

Overview

Valid: 9020 Invalid: 118834 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3457	38.3%
2	no	5518	61.2%
3	(dk)	27	0.3%
4	(ref)	18	0.2%
Sysmiss		118834	

FIN28: Received domestic remittances

Data file: micro_world.dta

Overview

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	28065	28.6%
2	no	69626	70.9%

3	(dk)	236	0.2%
4	(ref)	321	0.3%
Sysmiss		29606	

FIN29_1: Received domestic remittances through an account

Data file: micro_world.dta

Overview

Valid: 28065 Invalid: 99789 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16988	60.5%
2	no	11010	39.2%
3	(dk)	46	0.2%
4	(ref)	21	0.1%
Sysmiss		99789	

FIN29C1: Received domestic remittances in cash

Data file: micro_world.dta

Overview

Valid: 11077 Invalid: 116777 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	6896	62.3%
2	no	4130	37.3%
3	(dk)	28	0.3%
4	(ref)	23	0.2%
Sysmiss		116777	

FIN29C2: Received domestic remittances through an MTO**Data file:** micro_world.dta**Overview**

Valid: 11077 Invalid: 116777 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3664	33.1%
2	no	7369	66.5%
3	(dk)	32	0.3%
4	(ref)	12	0.1%
Sysmiss		116777	

FIN30: Paid a utility bill**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	76765	60%
2	no	50448	39.5%
3	(dk)	437	0.3%
4	(ref)	204	0.2%

FIN31A: Paid a utility bill using an account**Data file:** micro_world.dta**Overview**

Valid: 76765 Invalid: 51089 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	40979	53.4%
2	no	35505	46.3%
3	(dk)	215	0.3%
4	(ref)	66	0.1%
Sysmiss		51089	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_world.dta

Overview

Valid: 74637 Invalid: 53217 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	22295	29.9%
2	no	52171	69.9%
3	(dk)	123	0.2%
4	(ref)	48	0.1%
Sysmiss		53217	

FIN31B1: Paid a utility bill from an account or mobile phone for the first time after the

Data file: micro_world.dta

Overview

Valid: 25384 Invalid: 102470 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	7721	30.4%
2	Used other methods, such as a card or mobile phone	17372	68.4%

3	(dk)	237	0.9%
4	(ref)	54	0.2%
Sysmiss		102470	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro_world.dta

Overview

Valid: 2021 Invalid: 125833 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	262	13%
2	Used other methods, such as a card or mobile phone	1708	84.5%
3	(dk)	48	2.4%
4	(ref)	3	0.1%
Sysmiss		125833	

FIN31C: Paid a utility bill in cash

Data file: micro_world.dta

Overview

Valid: 29056 Invalid: 98798 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26234	90.3%
2	no	2730	9.4%
3	(dk)	70	0.2%
4	(ref)	22	0.1%
Sysmiss		98798	

FIN32: Received wage payments**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51432	40.2%
2	no	75736	59.2%
3	(dk)	355	0.3%
4	(ref)	331	0.3%

FIN39B: Received a government transfer or pension to a mobile phone**Data file:** micro_world.dta**Overview**

Valid: 13731 Invalid: 114123 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2789	20.3%
2	no	10882	79.3%
3	(dk)	48	0.3%
4	(ref)	12	0.1%
Sysmiss		114123	

FIN33: Received public sector wage payments**Data file:** micro_world.dta**Overview**

Valid: 49594 Invalid: 78260 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	12716	25.6%
2	no	36736	74.1%
3	(dk)	88	0.2%
4	(ref)	54	0.1%
Sysmiss		78260	

FIN34A: Received wage payments into an account

Data file: micro_world.dta

Overview

Valid: 51432 Invalid: 76422 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37919	73.7%
2	no	13385	26%
3	(dk)	63	0.1%
4	(ref)	65	0.1%
Sysmiss		76422	

FIN34B: Received wage payments to a mobile phone

Data file: micro_world.dta

Overview

Valid: 20532 Invalid: 107322 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3948	19.2%
2	no	16492	80.3%

3	(dk)	76	0.4%
4	(ref)	16	0.1%
Sysmiss		107322	

FIN34D: Received wage payments in cash

Data file: micro_world.dta

Overview

Valid: 12005 Invalid: 115849 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9593	79.9%
2	no	2348	19.6%
3	(dk)	27	0.2%
4	(ref)	37	0.3%
Sysmiss		115849	

FIN34E: Received wage payments to a card

Data file: micro_world.dta

Overview

Valid: 2412 Invalid: 125442 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	529	21.9%
2	no	1817	75.3%
3	(dk)	27	1.1%
4	(ref)	39	1.6%
Sysmiss		125442	

FIN35: Received wage payments into an account or to a phone or a card and paid higher t**Data file:** micro_world.dta**Overview**

Valid: 24923 Invalid: 102931 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4498	18%
2	no	19660	78.9%
3	(dk)	742	3%
4	(ref)	23	0.1%
Sysmiss		102931	

FIN37: Received a government transfer**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26278	20.6%
2	no	100829	78.9%
3	(dk)	469	0.4%
4	(ref)	278	0.2%

FIN38: Received a government pension**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16507	12.9%
2	no	110831	86.7%
3	(dk)	304	0.2%
4	(ref)	212	0.2%

FIN39A: Received a government transfer or pension into an account

Data file: micro_world.dta

Overview

Valid: 37352 Invalid: 90502 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	25354	67.9%
2	no	11770	31.5%
3	(dk)	165	0.4%
4	(ref)	63	0.2%
Sysmiss		90502	

FIN39D: Received a government transfer or pension in cash

Data file: micro_world.dta

Overview

Valid: 10912 Invalid: 116942 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	3721	34.1%
2	no	7109	65.1%
3	(dk)	53	0.5%

4	(ref)	29	0.3%
Sysmiss		116942	

FIN39E: Received a government transfer or pension to a card

Data file: micro_world.dta

Overview

Valid: 7191 Invalid: 120663 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1528	21.2%
2	no	5588	77.7%
3	(dk)	50	0.7%
4	(ref)	25	0.3%
Sysmiss		120663	

FIN42: Received an agricultural payment

Data file: micro_world.dta

Overview

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11868	12.1%
2	no	86071	87.6%
3	(dk)	148	0.2%
4	(ref)	161	0.2%
Sysmiss		29606	

FIN42A: Grow own crops or raise livestock

Data file: micro_world.dta

Overview

Valid: 11868 Invalid: 115986 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	9525	80.3%
2	No	1408	11.9%
3	(Both)	915	7.7%
4	(dk)	14	0.1%
5	(ref)	6	0.1%
Sysmiss		115986	

FIN43A: Received an agricultural payment into an account

Data file: micro_world.dta

Overview

Valid: 11868 Invalid: 115986 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1993	16.8%
2	no	9837	82.9%
3	(dk)	26	0.2%
4	(ref)	12	0.1%
Sysmiss		115986	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_world.dta

Overview

Valid: 10041 Invalid: 117813 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1411	14.1%
2	no	8602	85.7%
3	(dk)	19	0.2%
4	(ref)	9	0.1%
Sysmiss		117813	

FIN43D: Received an agricultural payment in cash

Data file: micro_world.dta

Overview

Valid: 8977 Invalid: 118877 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8054	89.7%
2	no	906	10.1%
3	(dk)	13	0.1%
4	(ref)	4	0%
Sysmiss		118877	

FIN43E: Received an agricultural payment to a card

Data file: micro_world.dta

Overview

Valid: 923 Invalid: 126931 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	66	7.2%
2	no	844	91.4%

3	(dk)	7	0.8%
4	(ref)	6	0.7%
Sysmiss		126931	

FIN44A: Financially worried: old age

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	45253	35.4%
2	Somewhat worried	41362	32.4%
3	Not worried at all	38639	30.2%
4	(Does not apply)	1153	0.9%
5	(DK)	1185	0.9%
6	(ref)	262	0.2%

FIN44B: Financially worried: medical cost

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	54138	42.3%
2	Somewhat worried	36392	28.5%
3	Not worried at all	35150	27.5%
4	(Does not apply)	837	0.7%
5	(DK)	1085	0.8%
6	(ref)	252	0.2%

FIN44C: Financially worried: bills**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	39429	30.8%
2	Somewhat worried	36779	28.8%
3	Not worried at all	49284	38.5%
4	(Does not apply)	1385	1.1%
5	(DK)	710	0.6%
6	(ref)	267	0.2%

FIN44D: Financially worried: education**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	33277	26%
2	Somewhat worried	24450	19.1%
3	Not worried at all	52386	41%
4	(Does not apply)	16850	13.2%
5	(DK)	657	0.5%
6	(ref)	234	0.2%

FIN45: Financially most worried**Data file:** micro_world.dta

Overview

Valid: 90012 Invalid: 37842 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	19566	21.7%
2	Medical cost	38268	42.5%
3	Bills	15347	17%
4	Education	14817	16.5%
5	(DK)	1708	1.9%
6	(ref)	306	0.3%
Sysmiss		37842	

FIN45_1: Financially worried due to COVID-19

Data file: micro_world.dta

Overview

Valid: 94748 Invalid: 33106 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	46618	49.2%
2	Somewhat worried	28873	30.5%
3	Not worried at all	17971	19%
4	(DK)	1037	1.1%
5	(ref)	249	0.3%
Sysmiss		33106	

FIN45_1_CHINA: Financial worry

Data file: micro_world.dta

Overview

Valid: 3500 Invalid: 124354 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	771	22%
2	Somewhat worried	1633	46.7%
3	Not worried at all	1073	30.7%
4	(DK)	20	0.6%
5	(ref)	3	0.1%
Sysmiss		124354	

SAVED: Saved in the past year

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	56908	44.5%
1	yes	70946	55.5%

BORROWED: Borrowed in the past year

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	60330	47.2%
1	yes	67524	52.8%

RECEIVE_WAGES: Received a wage payment**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	39757	31.1%
2	received payments in cash only	9593	7.5%
3	received payments using other methods	2082	1.6%
4	did not receive payments	75736	59.2%
5	dk/ref	686	0.5%

Others

NOTES

This includes adults who received a wage payment in the past year.

RECEIVE_TRANSFERS: Received a government transfer payment**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	19771	15.5%
2	received payments in cash only	2652	2.1%
3	received payments using other methods	3855	3%
4	did not receive payments	100829	78.9%
5	dk/ref	747	0.6%

Others

NOTES

This includes adults who received a government transfer payment in the past year.

RECEIVE_PENSION: Received a government pension payment

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	12731	10%
2	received payments in cash only	1554	1.2%
3	received payments using other methods	2222	1.7%
4	did not receive payments	110831	86.7%
5	dk/ref	516	0.4%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_world.dta

Overview

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	2902	3%
2	received payments in cash only	8054	8.2%
3	received payments using other methods	912	0.9%
4	did not receive payments	86071	87.6%
5	dk/ref	309	0.3%
Sysmiss		29606	

Others

NOTES

This includes adults who received a payment for the sale of agricultural goods in the past year.

PAY_UTILITIES: Paid a utility bill**Data file:** micro_world.dta**Overview**

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	44791	35%
2	made payments in cash only	26234	20.5%
3	made payments using other methods	5740	4.5%
4	did not make payments	50448	39.5%
5	dk/ref	641	0.5%

Others

NOTES

This includes adults who paid a utility bill in the past year.

REMITTANCES: Made or received a domestic remittance payment**Data file:** micro_world.dta**Overview**

Valid: 98248 Invalid: 29606 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	24285	24.7%
2	sent/received through an otc transaction	5014	5.1%
3	sent/received in cash only	6679	6.8%
4	sent/received using other methods	3144	3.2%
5	did not send/receive	58444	59.5%
6	dk/ref	682	0.7%
Sysmiss		29606	

Others

NOTES

This includes adults who made or received a domestic remittance payment in the past year.

MOBILEOWNER: Owns a mobile phone

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	114880	89.9%
2	no	12856	10.1%
3	(dk)	28	0%
4	(ref)	90	0.1%

INTERNETACCESS: Internet access

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	93551	73.2%
2	no	33826	26.5%
3	(dk)	284	0.2%
4	(ref)	193	0.2%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_world.dta

Overview

Valid: 127854 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	40224	31.5%
1	yes	87630	68.5%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_world.dta

Overview

Valid: 98248 Invalid: 29606 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	63220	64.3%
1	yes	35028	35.7%
Sysmiss		29606	

study_resources

questionnaires

2021 Global Findex Questionnaire

title 2021 Global Findex Questionnaire
 language English
 filename questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title The Global Findex Database 2021
 authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar
 language English
 filename FINDEX_2021_report.pdf

technical_documents

Microdata Codebook

title Microdata Codebook
 language English
 filename globalfindex2021_microdatacodebook.pdf

Microdata update details

title Microdata update details
 language English
 filename microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

title Micro 2021 Indicator Stata do-file
 language English
 filename micro2021_indicators.do
