R Notebook

This is an [R Markdown](http://rmarkdown.rstudio.com) Notebook. When you execute code within the notebook, the results appear beneath the code.

Try executing this chunk by clicking the *Run* button within the chunk or by placing your cursor inside it and pressing *Cmd+Shift+Enter*. ##Getting the dataset

globalindex<-read.csv("11.csv")   
attach(globalindex)

## prepare the factor variables for subsetting data - year 2017

#change the income group of economy in factor  
globalindex$X.4 = factor(globalindex$X.4, levels = c('High income', 'Low income','Lower middle income','Upper middle income'), labels = c(1,2,3,4))  
#change the year in factor  
globalindex$X = factor(globalindex$X,levels = c('2011', '2014','2017'), labels = c(1,2,3))  
#subset the data on basis of year 2017, remove extaeous info on country code and income group  
globalindex=subset(globalindex[,-c(2,3)],globalindex$X==3)

## remove the percentage and convert all columns to numeric

#convert data to numeric and remove % sign   
df1 <- lapply(globalindex,gsub, pattern='%', replacement='')  
df <- as.data.frame(df1)  
library(dplyr)

##   
## Attaching package: 'dplyr'

## The following objects are masked from 'package:stats':  
##   
## filter, lag

## The following objects are masked from 'package:base':  
##   
## intersect, setdiff, setequal, union

library(magrittr)  
library(plyr)

## -------------------------------------------------------------------------

## You have loaded plyr after dplyr - this is likely to cause problems.  
## If you need functions from both plyr and dplyr, please load plyr first, then dplyr:  
## library(plyr); library(dplyr)

## -------------------------------------------------------------------------

##   
## Attaching package: 'plyr'

## The following objects are masked from 'package:dplyr':  
##   
## arrange, count, desc, failwith, id, mutate, rename, summarise,  
## summarize

df[,-2] %<>% mutate\_if(is.factor,as.numeric)  
attach(df)

## The following objects are masked from globalindex:  
##   
## Account....age.15.., Account..female....age.15..,  
## Account..in.labor.force....age.15...,  
## Account..income..poorest.40.....ages.15..,  
## Account..income..richest.60.....ages.15...,  
## Account..male....age.15.., Account..older.adults....ages.25..,  
## Account..out.of.labor.force....age.15...,  
## Account..primary.education.or.less....ages.15...,  
## Account..rural....age.15...,  
## Account..secondary.education.or.more....ages.15...,  
## Account..young.adults....ages.15.24.,  
## Borrowed.any.money.in.the.past.year....age.15..,  
## Borrowed.any.money.in.the.past.year..female....age.15...,  
## Borrowed.any.money.in.the.past.year..in.labor.force.....age.15...,  
## Borrowed.any.money.in.the.past.year..income..poorest.40.....age.15...,  
## Borrowed.any.money.in.the.past.year..income..richest.60.....age.15...,  
## Borrowed.any.money.in.the.past.year..male.....age.15...,  
## Borrowed.any.money.in.the.past.year..older.adults.....age.25...,  
## Borrowed.any.money.in.the.past.year..out.of.labor.force.....age.15...,  
## Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15...,  
## Borrowed.any.money.in.the.past.year..rural.....age.15...,  
## Borrowed.any.money.in.the.past.year..secondary.education.or.more....age.15...,  
## Borrowed.any.money.in.the.past.year..young.adults.....age.15.24..,  
## Borrowed.for.education.or.school.fees....age.15..,  
## Borrowed.for.education.or.school.fees...out.of.labor.force....age.15...,  
## Borrowed.for.education.or.school.fees..female.....age.15...,  
## Borrowed.for.education.or.school.fees..in.labor.force.....age.15...,  
## Borrowed.for.education.or.school.fees..income..poorest.40.....age.15...,  
## Borrowed.for.education.or.school.fees..income..richest.60.....age.15...,  
## Borrowed.for.education.or.school.fees..male.....age.15...,  
## Borrowed.for.education.or.school.fees..older.adults.....age.25...,  
## Borrowed.for.education.or.school.fees..primary.education.or.less....age.15...,  
## Borrowed.for.education.or.school.fees..rural.....age.15...,  
## Borrowed.for.education.or.school.fees..secondary.education.or.more....age.15...,  
## Borrowed.for.education.or.school.fees..young.adults.....age.15.24..,  
## Borrowed.for.health.or.medical.purposes....age.15..,  
## Borrowed.for.health.or.medical.purposes...in.labor.force.....age.15...,  
## Borrowed.for.health.or.medical.purposes..female.....age.15...,  
## Borrowed.for.health.or.medical.purposes..income..poorest.40.....age.15...,  
## Borrowed.for.health.or.medical.purposes..income..richest.60......age.15...,  
## Borrowed.for.health.or.medical.purposes..male.....age.15...,  
## Borrowed.for.health.or.medical.purposes..older.adults....age.25...,  
## Borrowed.for.health.or.medical.purposes..out.of.labor.force....age.15...,  
## Borrowed.for.health.or.medical.purposes..primary.education.or.less....age.15...,  
## Borrowed.for.health.or.medical.purposes..rural.....age.15...,  
## Borrowed.for.health.or.medical.purposes..secondary.education.or.more.....age.15...,  
## Borrowed.for.health.or.medical.purposes..young.adults....age.15.24..,  
## Borrowed.from.a.financial.institution....age.15..,  
## Borrowed.from.a.financial.institution..female....age.15...,  
## Borrowed.from.a.financial.institution..in.labor.force....age.15...,  
## Borrowed.from.a.financial.institution..income..poorest.40.....age.15...,  
## Borrowed.from.a.financial.institution..income..richest.60.....age.15...,  
## Borrowed.from.a.financial.institution..male....age.15...,  
## Borrowed.from.a.financial.institution..older.adults.....age.25...,  
## Borrowed.from.a.financial.institution..out.of.labor.force....age.15...,  
## Borrowed.from.a.financial.institution..primary.education.or.less....age.15...,  
## Borrowed.from.a.financial.institution..rural....age.15...,  
## Borrowed.from.a.financial.institution..secondary.education.or.more....age.15...,  
## Borrowed.from.a.financial.institution..young.adults.....age.15.24..,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card....age.15..,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..female....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..in.labor.force....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..poorest.40.....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..richest.60.....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..male....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..older.adults....age.25...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..out.of.labor.force....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..rural....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..secondary.education.or.more....age.15...,  
## Borrowed.from.a.financial.institution.or.used.a.credit.card..young.adults....age.15.24..,  
## Borrowed.from.a.savings.club....age.15..,  
## Borrowed.from.a.savings.club..female....age.15...,  
## Borrowed.from.a.savings.club..in.labor.force....age.15...,  
## Borrowed.from.a.savings.club..income..poorest.40.....age.15...,  
## Borrowed.from.a.savings.club..income..richest.60.....age.15...,  
## Borrowed.from.a.savings.club..male.....age.15...,  
## Borrowed.from.a.savings.club..older.adults.....age.25...,  
## Borrowed.from.a.savings.club..out.of.labor.force....age.15...,  
## Borrowed.from.a.savings.club..primary.education.or.less....age.15...,  
## Borrowed.from.a.savings.club..rural.....age.15...,  
## Borrowed.from.a.savings.club..secondary.education.or.more....age.15...,  
## Borrowed.from.a.savings.club..young.adults....age.15.24..,  
## Borrowed.from.a.store.by.buying.on.credit....age.15..,  
## Borrowed.from.a.store.by.buying.on.credit..female....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..in.labor.force....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..income..poorest.40......age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..income..richest.60.....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..male....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..older.adults....age.25...,  
## Borrowed.from.a.store.by.buying.on.credit..out.of.labor.force....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..primary.education.or.less....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..rural.....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..secondary.education.or.more....age.15...,  
## Borrowed.from.a.store.by.buying.on.credit..young.adults....age.15.24..,  
## Borrowed.from.family.or.friends....age.15..,  
## Borrowed.from.family.or.friends..female....age.15...,  
## Borrowed.from.family.or.friends..in.labor.force.....age.15...,  
## Borrowed.from.family.or.friends..income..poorest.40......age.15...,  
## Borrowed.from.family.or.friends..income..richest.60......age.15...,  
## Borrowed.from.family.or.friends..male.....age.15...,  
## Borrowed.from.family.or.friends..older.adults.....age.25...,  
## Borrowed.from.family.or.friends..out.of.labor.force....age.15...,  
## Borrowed.from.family.or.friends..primary.education.or.less....age.15...,  
## Borrowed.from.family.or.friends..rural....age.15...,  
## Borrowed.from.family.or.friends..secondary.education.or.more....age.15...,  
## Borrowed.from.family.or.friends..young.adults....age.15.24..,  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..female....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..in.labor.force.....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..poorest.40......age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..male....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..rural....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.more....age.15...,  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..young.adults.....age.15.24..,  
## Coming.up.with.emergency.funds..not.possible....age.15..,  
## Coming.up.with.emergency.funds..not.possible..female.....age.15...,  
## Coming.up.with.emergency.funds..not.possible..in.labor.force....age.15...,  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15...,  
## Coming.up.with.emergency.funds..not.possible..income..richest.60.....age.15...,  
## Coming.up.with.emergency.funds..not.possible..male....age.15...,  
## Coming.up.with.emergency.funds..not.possible..older.adults....age.25...,  
## Coming.up.with.emergency.funds..not.possible..out.of.labor.force....age.15...,  
## Coming.up.with.emergency.funds..not.possible..primary.education.or.less....age.15...,  
## Coming.up.with.emergency.funds..not.possible..rural....age.15...,  
## Coming.up.with.emergency.funds..not.possible..secondary.education.or.more....age.15...,  
## Coming.up.with.emergency.funds..not.possible..young.adults....age.15.24..,  
## Coming.up.with.emergency.funds..possible....age.15..,  
## Coming.up.with.emergency.funds..possible..female....age.15...,  
## Coming.up.with.emergency.funds..possible..in.labor.force....age.15...,  
## Coming.up.with.emergency.funds..possible..income..poorest.40.....age.15...,  
## Coming.up.with.emergency.funds..possible..income..richest.60.....age.15...,  
## Coming.up.with.emergency.funds..possible..male....age.15...,  
## Coming.up.with.emergency.funds..possible..older.adults....age.25...,  
## Coming.up.with.emergency.funds..possible..out.of.labor.force...age.15...,  
## Coming.up.with.emergency.funds..possible..primary.education.or.less....age.15...,  
## Coming.up.with.emergency.funds..possible..rural....age.15...,  
## Coming.up.with.emergency.funds..possible..secondary.education.or.more....age.15...,  
## Coming.up.with.emergency.funds..possible..young.adults....age.15.24..,  
## Credit.card.ownership....age.15..,  
## Credit.card.ownership..female.....age.15...,  
## Credit.card.ownership..in.labor.force.....age.15...,  
## Credit.card.ownership..income..poorest.40......age.15...,  
## Credit.card.ownership..income..richest.60.....age.15...,  
## Credit.card.ownership..male....age.15...,  
## Credit.card.ownership..older.adults.....age.25...,  
## Credit.card.ownership..out.of.labor.force.....age.15...,  
## Credit.card.ownership..primary.education.or.less.....age.15...,  
## Credit.card.ownership..rural.....age.15...,  
## Credit.card.ownership..secondary.education.or.more.....age.15...,  
## Credit.card.ownership..young.adults.....age.15.24..,  
## Credit.card.used.in.the.past.year....age.15..,  
## Debit.card.ownership....age.15..,  
## Debit.card.ownership..female....age.15...,  
## Debit.card.ownership..in.labor.force....age.15...,  
## Debit.card.ownership..income..poorest.40.....age.15...,  
## Debit.card.ownership..income..richest.60.....age.15...,  
## Debit.card.ownership..male.....age.15...,  
## Debit.card.ownership..older.adults....age.25...,  
## Debit.card.ownership..out.of.labor.force....age.15...,  
## Debit.card.ownership..primary.education.or.less....age.15...,  
## Debit.card.ownership..rural....age.15...,  
## Debit.card.ownership..secondary.education.or.more....age.15...,  
## Debit.card.ownership..young.adults....age.15.24..,  
## Debit.card.used.to.make.a.purchase.in.the.past.year....age.15..,  
## Deposit.in.the.past.year....with.a.financial.institution.account..age.15..,  
## Financial.institution.account....age.15..,  
## Financial.institution.account..in.labor.force...age.15...,  
## Financial.institution.account..older.adults...age.25...,  
## Financial.institution.account..out.of.labor.force....age.15...,  
## Financial.institution.account..primary.education.or.less...age.15...,  
## Financial.institution.account..rural...age.15...,  
## Financial.institution.account..seconday.education.or.more...age.15...,  
## Financial.institution.account.female...age.15...,  
## Financial.institution.account.income.poorest.40.....age.15...,  
## Financial.institution.account.income.richest.60.....age.15...,  
## Financial.institution.account.male...age.15...,  
## Financial.institution.account.young.adults...age.15.24..,  
## Has.a.national.identity.card....age.15..,  
## Made.digital.payments.in.the.past.year....age.15..,  
## Made.digital.payments.in.the.past.year..female.....age.15..,  
## Made.digital.payments.in.the.past.year..in.labor.force....age.15..,  
## Made.digital.payments.in.the.past.year..income..poorest.40......age.15..,  
## Made.digital.payments.in.the.past.year..income..richest.60......age.15..,  
## Made.digital.payments.in.the.past.year..male.....age.15..,  
## Made.digital.payments.in.the.past.year..older.adults.....age.25..,  
## Made.digital.payments.in.the.past.year..out.of.labor.force.....age.15..,  
## Made.digital.payments.in.the.past.year..primary.education.or.less.....age.15..,  
## Made.digital.payments.in.the.past.year..rural.....age.15..,  
## Made.digital.payments.in.the.past.year..secondary.education.or.more.....age.15..,  
## Made.digital.payments.in.the.past.year..young.adults.....age.15.24.,  
## Made.or.received.digital.payments.in.the.past.year....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..female.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..in.labor.force.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..income..poorest.40......age.15..,  
## Made.or.received.digital.payments.in.the.past.year..income..richest.60.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..male.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..older.adults.....age.25..,  
## Made.or.received.digital.payments.in.the.past.year..out.of.labor.force.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..primary.education.or.less....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..rural.....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..secondary.education.or.more....age.15..,  
## Made.or.received.digital.payments.in.the.past.year..young.adults.....age.15.24.,  
## Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15...,  
## Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15...,  
## Main.source.of.emergency.funds..family.or.friends....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..female.....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..in.labor.force....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..income..poorest.40....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..income..richest.60.....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..male.....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..older.adults.....able.to.raise.funds..age.25..,  
## Main.source.of.emergency.funds..family.or.friends..out.of.labor.force....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..primary.education.or.less....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..rural....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..secondary.education.or.more....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..family.or.friends..young.adults.....able.to.raise.funds..age.15.24.,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..female....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..in.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..poorest.40....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..richest.60.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..male.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..older.adults....able.to.raise.funds..age.25...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..out.of.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..primary.education.or.less....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..rural.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..secondary.education.or.more....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..young.adults....able.to.raise.funds..age.15.24..,  
## Main.source.of.emergency.funds..money.from.working....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..female....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..in.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..income..poorest.40.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..income..richest.60.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..male.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..older.adults....able.to.raise.funds..age.25...,  
## Main.source.of.emergency.funds..money.from.working..out.of.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..primary.education.or.less.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..rural....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..secondary.education.or.more....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..money.from.working..young.adults....able.to.raise.funds..age.15.24..,  
## Main.source.of.emergency.funds..other....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..female....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..in.labor.force....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..income..poorest.40.....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..income..richest.60.....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..male....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..older.adults....able.to.raise.funds..age.25..,  
## Main.source.of.emergency.funds..other..out.of.labor.force....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..primary.education.or.less....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..rural....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..secondary.education.or.more....able.to.raise.funds..age.15..,  
## Main.source.of.emergency.funds..other..young.adults....able.to.raise.funds..age.15.24.,  
## Main.source.of.emergency.funds..sale.of.assets....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets...male....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..female.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..in.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..income..poorest.40.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..income..richest.60.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..older.adults....able.to.raise.funds..age.25...,  
## Main.source.of.emergency.funds..sale.of.assets..out.of.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..primary.education.or.less....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..rural.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..secondary.education.or.more....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..sale.of.assets..young.adults....able.to.raise.funds..age.15.24..,  
## Main.source.of.emergency.funds..savings....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..female....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..in.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..income..poorest.40.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..income..richest.60.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..male.....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..older.adults....able.to.raise.funds..age.25...,  
## Main.source.of.emergency.funds..savings..out.of.labor.force....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..primary.education.or.less....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..rural....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..secondary.education.or.more....able.to.raise.funds..age.15...,  
## Main.source.of.emergency.funds..savings..young.adults....able.to.raise.funds..age.15.24..,  
## Mobile.money.account....age.15..,  
## Mobile.money.account..female....age.15...,  
## Mobile.money.account..in.labor.force....age.15...,  
## Mobile.money.account..income..poorest.40.....age.15...,  
## Mobile.money.account..income..richest.60......age.15...,  
## Mobile.money.account..male.....age.15...,  
## Mobile.money.account..older.adults....age.25...,  
## Mobile.money.account..out.of.labor.force....age.15...,  
## Mobile.money.account..primary.education.or.less....age.15...,  
## Mobile.money.account..rural.....age.15...,  
## Mobile.money.account..secondary.education.or.less....age.15...,  
## Mobile.money.account..young.adults.....age.15.24..,  
## No.account.because.financial.institutions.are.too.far.away....age.15..,  
## No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15...,  
## No.account.because.financial.services.are.too.expensive....age.15..,  
## No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15...,  
## No.account.because.of.insufficient.funds....age.15..,  
## No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15...,  
## No.account.because.of.lack.of.necessary.documentation....age.15..,  
## No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15...,  
## No.account.because.of.lack.of.trust.in.financial.institutions....age.15..,  
## No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15...,  
## No.account.because.of.no.need.for.financial.services.ONLY....age.15..,  
## No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15...,  
## No.account.because.of.religious.reasons....age.15..,  
## No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15...,  
## No.account.because.someone.in.the.family.has.an.account....age.15..,  
## No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15...,  
## No.deposit.and.no.withdrawal.from.a.financial.institution.account.in.the.past.year....age.15..,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year....age.15..,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..female....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..in.labor.force....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..poorest.40.....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..male.....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..older.adults....age.25...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..out.of.labor.force....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..primary.education.or.less....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..secondary.education.or.less....age.15...,  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..young.adults.....age.15.24..,  
## No.deposit.and.no.withdrawal.in.the.past.year....with.a.financial.institution.account..age.15..,  
## No.deposit.and.no.withdrawal.in.the.past.year....with.an.account..age.15..,  
## Outstanding.housing.loan....age.15..,  
## Outstanding.housing.loan..female....age.15...,  
## Outstanding.housing.loan..in.labor.force....age.15...,  
## Outstanding.housing.loan..income..poorest.40.....age.15...,  
## Outstanding.housing.loan..income..richest.60.....age.15...,  
## Outstanding.housing.loan..male.....age.15...,  
## Outstanding.housing.loan..older.adults....age.25...,  
## Outstanding.housing.loan..out.of.labor.force....age.15...,  
## Outstanding.housing.loan..primary.education.or.less....age.15...,  
## Outstanding.housing.loan..rural.....age.15...,  
## Outstanding.housing.loan..secondary.education.or.more...age.15...,  
## Outstanding.housing.loan..young.adults....age.15.24..,  
## Outstanding.loan.for.a.funeral.or.wedding....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..female....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..in.labor.force.....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..income..poorest.40......age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..income..richest.60......age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..male....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..older.adults.....age.25..,  
## Outstanding.loan.for.a.funeral.or.wedding..out.of.labor.force.....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..primary.education.or.less.....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..rural.....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..secondary.education.or.more....age.15..,  
## Outstanding.loan.for.a.funeral.or.wedding..young.adults.....age.15.24.,  
## Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15..,  
## Paid.online.for.internet.purchase....internet.purchasers..age.15..,  
## Paid.school.fees..using.a.financial.institution.account....age.15..,  
## Paid.school.fees..using.a.financial.institution.account....paying.school.fees..age.15...,  
## Paid.school.fees..using.a.mobile.phone....age.15..,  
## Paid.school.fees..using.a.mobile.phone....paying.school.fees..age.15...,  
## Paid.school.fees..using.an.account....age.15..,  
## Paid.school.fees..using.an.account....paying.school.fees..age.15...,  
## Paid.school.fees..using.cash.only....age.15..,  
## Paid.school.fees..using.cash.only....paying.school.fees..age.15...,  
## Paid.school.fees.in.the.past.year....age.15..,  
## Paid.school.fees.in.the.past.year..female.....age.15..,  
## Paid.school.fees.in.the.past.year..in.labor.force....age.15..,  
## Paid.school.fees.in.the.past.year..income..poorest.40......age.15..,  
## Paid.school.fees.in.the.past.year..income..richest.60.....age.15..,  
## Paid.school.fees.in.the.past.year..male....age.15..,  
## Paid.school.fees.in.the.past.year..older.adults....age.25..,  
## Paid.school.fees.in.the.past.year..out.of.labor.force.....age.15..,  
## Paid.school.fees.in.the.past.year..primary.education.or.less....age.15..,  
## Paid.school.fees.in.the.past.year..rural.....age.15..,  
## Paid.school.fees.in.the.past.year..young.adults.....age.15.24.,  
## Paid.school.fees.in.the.past.year.secondary.education.or.more....age.15..,  
## Paid.utility.bills..using.a.financial.institution.account....age.15..,  
## Paid.utility.bills..using.a.financial.institution.account....paying.utility.bills..age.15...,  
## Paid.utility.bills..using.a.mobile.phone....age.15..,  
## Paid.utility.bills..using.a.mobile.phone....paying.utility.bills..age.15..,  
## Paid.utility.bills..using.an.account....age.15..,  
## Paid.utility.bills..using.an.account....paying.utility.bills..age.15..,  
## Paid.utility.bills..using.cash.only....age.15..,  
## Paid.utility.bills..using.cash.only....paying.utility.bills..age.15...,  
## Paid.utility.bills.in.the.past.year....age.15..,  
## Paid.utility.bills.in.the.past.year...rural....age.15...,  
## Paid.utility.bills.in.the.past.year..female....age.15...,  
## Paid.utility.bills.in.the.past.year..in.labor.force.....age.15...,  
## Paid.utility.bills.in.the.past.year..income..poorest.40......age.15...,  
## Paid.utility.bills.in.the.past.year..income..richest.60......age.15...,  
## Paid.utility.bills.in.the.past.year..male....age.15...,  
## Paid.utility.bills.in.the.past.year..older.adults.....age.25...,  
## Paid.utility.bills.in.the.past.year..out.of.labor.force.....age.15...,  
## Paid.utility.bills.in.the.past.year..primary.education.or.less....age.15...,  
## Paid.utility.bills.in.the.past.year..secondary.education.or.more.....age.15...,  
## Paid.utility.bills.in.the.past.year..young.adults....age.15.24..,  
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....age.15..,  
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....receiving.pension.into.an.account..age.15...,  
## Received.a.public.sector.pension..in.cash.only....age.15..,  
## Received.a.public.sector.pension..in.cash.only....pension.recipients..age.15...,  
## Received.a.public.sector.pension..into.a.financial.institution.account....age.15..,  
## Received.a.public.sector.pension..into.a.financial.institution.account....pension.recipients..age.15...,  
## Received.a.public.sector.pension..into.an.account....age.15..,  
## Received.a.public.sector.pension..into.an.account....pension.recipients..age.15...,  
## Received.a.public.sector.pension..through.a.mobile.phone....age.15..,  
## Received.a.public.sector.pension..through.a.mobile.phone....pension.recipients..age.15...,  
## Received.a.public.sector.pension.in.the.past.year....age.15..,  
## Received.a.public.sector.pension.in.the.past.year..female....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..in.labor.force....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..income..poorest.40....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..income..riches.60.....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..male.....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..older.adults....age.25...,  
## Received.a.public.sector.pension.in.the.past.year..out.of.labor.force.....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..primary.education.or.less.....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..rural.....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.a.public.sector.pension.in.the.past.year..young.adults....age.15.24..,  
## Received.digital.payments.in.the.past.year....age.15..,  
## Received.digital.payments.in.the.past.year..female.....age.15..,  
## Received.digital.payments.in.the.past.year..in.labor.force....age.15..,  
## Received.digital.payments.in.the.past.year..income..poorest.40......age.15..,  
## Received.digital.payments.in.the.past.year..income..richest.60......age.15..,  
## Received.digital.payments.in.the.past.year..male....age.15..,  
## Received.digital.payments.in.the.past.year..older.adults.....age.25..,  
## Received.digital.payments.in.the.past.year..out.of.labor.force....age.15..,  
## Received.digital.payments.in.the.past.year..primary.education.or.less.....age.15..,  
## Received.digital.payments.in.the.past.year..rural....age.15..,  
## Received.digital.payments.in.the.past.year..secondary.education.or.more.....age.15..,  
## Received.digital.payments.in.the.past.year..young.adults.....age.15.24.,  
## Received.domestic.remittances..in.person.and.in.cash.only....age.15..,  
## Received.domestic.remittances..in.person.and.in.cash.only....recipients..age.15..,  
## Received.domestic.remittances..through.a.financial.institution....age.15..,  
## Received.domestic.remittances..through.a.financial.institution....recipients..age.15...,  
## Received.domestic.remittances..through.a.mobile.phone....age.15..,  
## Received.domestic.remittances..through.a.mobile.phone....recipients..age.15..,  
## Received.domestic.remittances..through.a.money.transfer.service....age.15..,  
## Received.domestic.remittances..through.a.money.transfer.service....recipients..age.15...,  
## Received.domestic.remittances..through.an.over.the.counter.service....age.15..,  
## Received.domestic.remittances..through.an.over.the.counter.service....recipients..age.15...,  
## Received.domestic.remittances..using.an.account....age.15..,  
## Received.domestic.remittances..using.an.account....recipients..age.15...,  
## Received.domestic.remittances.in.the.past.year....age.15..,  
## Received.domestic.remittances.in.the.past.year..female....age.15...,  
## Received.domestic.remittances.in.the.past.year..in.labor.force....age.15...,  
## Received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15...,  
## Received.domestic.remittances.in.the.past.year..income..richest.60.....age.15...,  
## Received.domestic.remittances.in.the.past.year..male.....age.15...,  
## Received.domestic.remittances.in.the.past.year..older.adults....age.25...,  
## Received.domestic.remittances.in.the.past.year..out.of.labor.force....age.15...,  
## Received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15...,  
## Received.domestic.remittances.in.the.past.year..rural....age.15...,  
## Received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.domestic.remittances.in.the.past.year..young.adults....age.15.24..,  
## Received.government.payments..first.account.opened.to.receive.government.payments....age.15..,  
## Received.government.payments..first.account.opened.to.receive.government.payments....receiving.payments.into.an.account..age.15...,  
## Received.government.payments..in.cash.only....age.15..,  
## Received.government.payments..in.cash.only....payment.recipients..age.15...,  
## Received.government.payments..into.a.financial.institution.account....age.15..,  
## Received.government.payments..into.a.financial.institution.account....payment.recipients..age.15...,  
## Received.government.payments..into.an.account....age.15..,  
## Received.government.payments..into.an.account....payment.recipients..age.15...,  
## Received.government.payments..through.a.mobile.phone....age.15..,  
## Received.government.payments..through.a.mobile.phone....payment.recipients..age.15...,  
## Received.government.payments.in.the.past.year....age.15..,  
## Received.government.payments.in.the.past.year..female....age.15...,  
## Received.government.payments.in.the.past.year..in.labor.force....age.15...,  
## Received.government.payments.in.the.past.year..income..poorest.40.....age.15...,  
## Received.government.payments.in.the.past.year..income..richest.60......age.15...,  
## Received.government.payments.in.the.past.year..male....age.15...,  
## Received.government.payments.in.the.past.year..older.adults....age.25...,  
## Received.government.payments.in.the.past.year..out.of.labor.force....age.15...,  
## Received.government.payments.in.the.past.year..primary.education.or.less....age.15...,  
## Received.government.payments.in.the.past.year..rural.....age.15...,  
## Received.government.payments.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.government.payments.in.the.past.year..young.adults....age.15.24..,  
## Received.government.transfers..first.account.opened.to.receive.government.transfers....age.15..,  
## Received.government.transfers..first.account.opened.to.receive.government.transfers....receiving.transfers.into.an.account..age.15...,  
## Received.government.transfers..in.cash.only....age.15..,  
## Received.government.transfers..in.cash.only....transfer.recipients..age.15...,  
## Received.government.transfers..into.a.financial.institution.account....age.15..,  
## Received.government.transfers..into.a.financial.institution.account....transfer.recipients..age.15...,  
## Received.government.transfers..into.an.account....age.15..,  
## Received.government.transfers..into.an.account....transfer.recipients..age.15...,  
## Received.government.transfers..through.a.mobile.phone....age.15..,  
## Received.government.transfers..through.a.mobile.phone....transfer.recipients..age.15..,  
## Received.government.transfers.in.the.past.year....age.15..,  
## Received.government.transfers.in.the.past.year..female....age.15...,  
## Received.government.transfers.in.the.past.year..in.labor.force.....age.15...,  
## Received.government.transfers.in.the.past.year..income..poorest.40......age.15...,  
## Received.government.transfers.in.the.past.year..income.richest.60.....age.15...,  
## Received.government.transfers.in.the.past.year..male.....age.15...,  
## Received.government.transfers.in.the.past.year..older.adults....age.25...,  
## Received.government.transfers.in.the.past.year..out.of.labor.force.....age.15...,  
## Received.government.transfers.in.the.past.year..primary.education.or.less....age.15...,  
## Received.government.transfers.in.the.past.year..rural.....age.15...,  
## Received.government.transfers.in.the.past.year..secondary.education.or.more.....age.15...,  
## Received.government.transfers.in.the.past.year..young.adults....age.15.24..,  
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....age.15..,  
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....receiving.payments.into.an.account..age.15...,  
## Received.payments.for.agricultural.products..in.cash.only....age.15..,  
## Received.payments.for.agricultural.products..in.cash.only....payment.recipients..age.15...,  
## Received.payments.for.agricultural.products..into.a.financial.institution.account....age.15..,  
## Received.payments.for.agricultural.products..into.a.financial.institution.account....payment.recipients..age.15..,  
## Received.payments.for.agricultural.products..into.an.account....age.15..,  
## Received.payments.for.agricultural.products..into.an.account....payment.recipients..age.15..,  
## Received.payments.for.agricultural.products..through.a.mobile.phone....age.15..,  
## Received.payments.for.agricultural.products..through.a.mobile.phone....payment.recipients..age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year....age.15..,  
## Received.payments.for.agricultural.products.in.the.past.year..female....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..in.labor.force....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..income..poorest.40.....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..income..richest.60......age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..male....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..older.adults.....age.25...,  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..primary.education.or.less.....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..rural.....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.payments.for.agricultural.products.in.the.past.year..young.adults....age.15.24..,  
## Received.payments.from.self.employment..in.cash.only....age.15..,  
## Received.payments.from.self.employment..in.cash.only....payment.recipients..age.15..,  
## Received.payments.from.self.employment..into.a.financial.institution.account....age.15..,  
## Received.payments.from.self.employment..into.a.financial.institution.account....payment.recipients..age.15..,  
## Received.payments.from.self.employment..into.an.account....age.15..,  
## Received.payments.from.self.employment..into.an.account....payment.recipients..age.15..,  
## Received.payments.from.self.employment..through.a.mobile.phone....age.15..,  
## Received.payments.from.self.employment..through.a.mobile.phone....payment.recipients..age.15..,  
## Received.payments.from.self.employment.in.the.past.year....age.15..,  
## Received.payments.from.self.employment.in.the.past.year..female.....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..in.labor.force.....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..income..poorest.40......age.15...,  
## Received.payments.from.self.employment.in.the.past.year..income..richest.60......age.15...,  
## Received.payments.from.self.employment.in.the.past.year..male....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..older.adults.....age.25...,  
## Received.payments.from.self.employment.in.the.past.year..out.of.labor.force.....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..primary.education.or.less....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..rural.....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.payments.from.self.employment.in.the.past.year..young.adults.....age.15.24..,  
## Received.private.sector.wages..first.account.opened.to.receive.wages....age.15..,  
## Received.private.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15...,  
## Received.private.sector.wages..in.cash.only....age.15..,  
## Received.private.sector.wages..in.cash.only....wage.recipients..age.15...,  
## Received.private.sector.wages..into.a.financial.institution.account....age.15..,  
## Received.private.sector.wages..into.a.financial.institution.account....wage.recipients..age.15...,  
## Received.private.sector.wages..into.an.account....age.15..,  
## Received.private.sector.wages..into.an.account....wage.recipients..age.15...,  
## Received.private.sector.wages..through.a.mobile.phone....age.15..,  
## Received.private.sector.wages..through.a.mobile.phone....wage.recipients..age.15...,  
## Received.private.sector.wages.in.the.past.year....age.15..,  
## Received.private.sector.wages.in.the.past.year..female....age.15...,  
## Received.private.sector.wages.in.the.past.year..in.labor.force....age.15...,  
## Received.private.sector.wages.in.the.past.year..income..poorest.40.....age.15...,  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15...,  
## Received.private.sector.wages.in.the.past.year..male....age.15...,  
## Received.private.sector.wages.in.the.past.year..older.adults....age.25...,  
## Received.private.sector.wages.in.the.past.year..out.of.labor.force....age.15...,  
## Received.private.sector.wages.in.the.past.year..primary.education.or.less....age.15...,  
## Received.private.sector.wages.in.the.past.year..rural.....age.15...,  
## Received.private.sector.wages.in.the.past.year..secondary.education.or.more....age.15...,  
## Received.private.sector.wages.in.the.past.year..young.adults....age.15.24..,  
## Received.public.sector.wages..first.account.opened.to.receive.wages....age.15..,  
## Received.public.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15...,  
## Received.public.sector.wages..in.cash.only....age.15..,  
## Received.public.sector.wages..in.cash.only....wage.recipients..age.15...,  
## Received.public.sector.wages..into.a.financial.institution.account....age.15..,  
## Received.public.sector.wages..into.a.financial.institution.account....wage.recipients..age.15...,  
## Received.public.sector.wages..into.an.account....age.15..,  
## Received.public.sector.wages..into.an.account....wage.recipients..age.15...,  
## Received.public.sector.wages..through.a.mobile.phone....age.15..,  
## Received.public.sector.wages..through.a.mobile.phone....wage.recipients..age.15...,  
## Received.public.sector.wages.in.the.past.year....age.15..,  
## Received.public.sector.wages.in.the.past.year..female....age.15...,  
## Received.public.sector.wages.in.the.past.year..in.labor.force.....age.15...,  
## Received.public.sector.wages.in.the.past.year..income..poorest.40.....age.15...,  
## Received.public.sector.wages.in.the.past.year..income..richest.60.....age.15...,  
## Received.public.sector.wages.in.the.past.year..male....age.15...,  
## Received.public.sector.wages.in.the.past.year..older.adults.....age.25...,  
## Received.public.sector.wages.in.the.past.year..out.of.labor.force....age.15...,  
## Received.public.sector.wages.in.the.past.year..primary.education.or.less....age.15...,  
## Received.public.sector.wages.in.the.past.year..rural....age.15...,  
## Received.public.sector.wages.in.the.past.year..secondary.education.or.more...age.15...,  
## Received.public.sector.wages.in.the.past.year..young.adults....age.15.24..,  
## Received.wages..first.account.opened.to.receive.wages....age.15..,  
## Received.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15...,  
## Received.wages..in.cash.only....age.15..,  
## Received.wages..in.cash.only....wage.recipients..age.15..,  
## Received.wages..into.a.financial.institution.account....age.15..,  
## Received.wages..into.a.financial.institution.account....wage.recipients..age.15...,  
## Received.wages..into.an.account....age.15..,  
## Received.wages..into.an.account....wage.recipients..age.15..,  
## Received.wages..through.a.mobile.phone....age.15..,  
## Received.wages..through.a.mobile.phone....wage.recipients..age.15...,  
## Received.wages.in.the.past.year....age.15..,  
## Received.wages.in.the.past.year..female....age.15...,  
## Received.wages.in.the.past.year..in.labor.force....age.15...,  
## Received.wages.in.the.past.year..income..poorest.40......age.15...,  
## Received.wages.in.the.past.year..income..richest.60......age.15...,  
## Received.wages.in.the.past.year..male....age.15...,  
## Received.wages.in.the.past.year..older.adults....age.25...,  
## Received.wages.in.the.past.year..out.of.labor.force.....age.15...,  
## Received.wages.in.the.past.year..primary.education.or.less....age.15...,  
## Received.wages.in.the.past.year..rural.....age.15...,  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15...,  
## Received.wages.in.the.past.year..young.adults.....age.15.24..,  
## Saved.any.money.in.the.past.year....age.15..,  
## Saved.any.money.in.the.past.year..female.....age.15...,  
## Saved.any.money.in.the.past.year..in.labor.force.....age.15...,  
## Saved.any.money.in.the.past.year..income..poorest.40....age.15...,  
## Saved.any.money.in.the.past.year..income..richest.60.....age.15...,  
## Saved.any.money.in.the.past.year..male.....age.15...,  
## Saved.any.money.in.the.past.year..older.adults.....age.25...,  
## Saved.any.money.in.the.past.year..out.of.labor.force....age.15...,  
## Saved.any.money.in.the.past.year..primary.education.or.less....age.15...,  
## Saved.any.money.in.the.past.year..rural.....age.15...,  
## Saved.any.money.in.the.past.year..secondary.education.or.more....age.15...,  
## Saved.any.money.in.the.past.year..young.adults.....age.15.24..,  
## Saved.at.a.financial.institution....age.15..,  
## Saved.at.a.financial.institution...out.of.labor.force....age.15...,  
## Saved.at.a.financial.institution..female....age.15...,  
## Saved.at.a.financial.institution..in.labor.force....age.15...,  
## Saved.at.a.financial.institution..income..poorest.40.....age.15...,  
## Saved.at.a.financial.institution..income..richest.60......age.15...,  
## Saved.at.a.financial.institution..male....age.15...,  
## Saved.at.a.financial.institution..older.adults....age.25...,  
## Saved.at.a.financial.institution..primary.education.or.less...age.15...,  
## Saved.at.a.financial.institution..rural.....age.15...,  
## Saved.at.a.financial.institution..secondary.education.or.more....age.15...,  
## Saved.at.a.financial.institution..young.adults....age.15.24..,  
## Saved.for.education.or.school.fees....age.15..,  
## Saved.for.education.or.school.fees...older.adults....age.25...,  
## Saved.for.education.or.school.fees...young.adults....age.15.24..,  
## Saved.for.education.or.school.fees..female.....age.15...,  
## Saved.for.education.or.school.fees..in.labor.force....age.15...,  
## Saved.for.education.or.school.fees..income..poorest.40....age.15...,  
## Saved.for.education.or.school.fees..income..richest.60.....age.15...,  
## Saved.for.education.or.school.fees..male....age.15...,  
## Saved.for.education.or.school.fees..out.of.labor.force....age.15...,  
## Saved.for.education.or.school.fees..primary.education.or.less....age.15...,  
## Saved.for.education.or.school.fees..rural.....age.15...,  
## Saved.for.education.or.school.fees..secondary.education.or.more....age.15...,  
## Saved.for.old.age....age.15..,  
## Saved.for.old.age..female....age.15...,  
## Saved.for.old.age..in.labor.force....age.15...,  
## Saved.for.old.age..income..poorest.40.....age.15...,  
## Saved.for.old.age..income..richest.60.....age.15...,  
## Saved.for.old.age..male....age.15...,  
## Saved.for.old.age..out.of.labor.force....age.15...,  
## Saved.for.old.age..primary.education.or.less....age.15...,  
## Saved.for.old.age..rural....age.15...,  
## Saved.for.old.age..secondary.education.or.more....age.15...,  
## Saved.for.old.age..young.adults.....age.15.24..,  
## Saved.for.old.age.older.adults....age.25...,  
## Saved.to.start..operate..or.expand.a.farm.or.business....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15...,  
## Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24..,  
## Saved.using.a.savings.club.or.a.person.outside.the.family....age.15..,  
## Saved.using.a.savings.club.or.a.person.outside.the.family...in.labor.force...age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..female....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..poorest.40....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..richest.60.....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..male....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..older.adults....age.25...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..out.of.labor.force....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..primary.education.or.less....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..rural....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..secondary.education.or.more....age.15...,  
## Saved.using.a.savings.club.or.a.person.outside.the.family..young.adults....age.15.24..,  
## Sent.domestic.remittances..in.person.and.in.cash.only....age.15..,  
## Sent.domestic.remittances..in.person.and.in.cash.only....senders..age.15...,  
## Sent.domestic.remittances..through.a.financial.institution....age.15..,  
## Sent.domestic.remittances..through.a.financial.institution....senders..age.15...,  
## Sent.domestic.remittances..through.a.mobile.phone....age.15..,  
## Sent.domestic.remittances..through.a.mobile.phone....senders..age.15...,  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15..,  
## Sent.domestic.remittances..through.a.money.transfer.service....senders..age.15...,  
## Sent.domestic.remittances..through.an.over.the.counter.service....age.15..,  
## Sent.domestic.remittances..through.an.over.the.counter.service....senders..age.15...,  
## Sent.domestic.remittances..using.an.account....age.15..,  
## Sent.domestic.remittances..using.an.account....senders..age.15...,  
## Sent.domestic.remittances.in.the.past.year....age.15..,  
## Sent.domestic.remittances.in.the.past.year..female.....age.15..,  
## Sent.domestic.remittances.in.the.past.year..in.labor.force....age.15...,  
## Sent.domestic.remittances.in.the.past.year..income..poorest.40......age.15..,  
## Sent.domestic.remittances.in.the.past.year..income..richest.60......age.15..,  
## Sent.domestic.remittances.in.the.past.year..male....age.15..,  
## Sent.domestic.remittances.in.the.past.year..older.adults....age.25...,  
## Sent.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15...,  
## Sent.domestic.remittances.in.the.past.year..primary.education.or.less....age.15..,  
## Sent.domestic.remittances.in.the.past.year..rural.....age.15..,  
## Sent.domestic.remittances.in.the.past.year..secondary.education.or.more.....age.15..,  
## Sent.domestic.remittances.in.the.past.year..young.adults.....age.15.24.,  
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....age.15..,  
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....senders.and.recipients..age.15..,  
## Sent.or.received.domestic.remittances..through.a.financial.institution....age.15..,  
## Sent.or.received.domestic.remittances..through.a.financial.institution....senders.and.recipients..age.15...,  
## Sent.or.received.domestic.remittances..through.a.mobile.phone....age.15..,  
## Sent.or.received.domestic.remittances..through.a.mobile.phone....senders.and.recipients..age.15..,  
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....age.15..,  
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....senders.and.recipients..age.15...,  
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....age.15..,  
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....senders.and.recipients..age.15...,  
## Sent.or.received.domestic.remittances..using.an.account....age.15..,  
## Sent.or.received.domestic.remittances..using.an.account....senders.and.recipients..age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year....age.15..,  
## Sent.or.received.domestic.remittances.in.the.past.year..female....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..in.labor.force.....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..income..richest.60......age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..male....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..older.adults....age.25...,  
## Sent.or.received.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..rural.....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15...,  
## Sent.or.received.domestic.remittances.in.the.past.year..young.adults....age.15.24..,  
## Used.a.debit.or.credit.card.to.make.a.purchase.in.the.past.year....age.15..,  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15..,  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15..,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15..,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15.....,  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24....,  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15..,  
## Used.checks.to.make.payments.in.the.past.year....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year...age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15..,  
## Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24.,  
## Used.the.internet.to.pay.bills.in.the.past.year....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year...female...age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25..,  
## Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24.,  
## Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year..male....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15..,  
## Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15..,  
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24.,  
## Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15..,  
## X, X.3, X.4

str(df)

## 'data.frame': 166 obs. of 779 variables:  
## $ X : num 1 1 1 1 1 1 1 1 1 1 ...  
## $ X.3 : Factor w/ 8 levels "","East Asia & Pacific (excluding high income)",..: 7 3 1 4 5 3 4 4 3 4 ...  
## $ X.4 : num 2 4 NA 1 4 3 1 1 4 1 ...  
## $ Account....age.15.. : num 3 21 19 62 30 29 1 72 12 73 ...  
## $ Account..male....age.15.. : num 6 20 26 67 24 33 1 72 10 72 ...  
## $ Account..in.labor.force....age.15... : num 9 30 29 58 27 35 3 64 15 3 ...  
## $ Account..out.of.labor.force....age.15... : num 30 18 15 44 38 23 78 75 13 76 ...  
## $ Account..female....age.15.. : num 48 23 12 55 34 26 75 74 14 75 ...  
## $ Account..young.adults....ages.15.24. : num 1 21 12 46 22 36 2 68 5 69 ...  
## $ Account..older.adults....ages.25.. : num 3 22 22 65 32 27 1 73 15 73 ...  
## $ Account..primary.education.or.less....ages.15... : num 66 16 15 53 31 36 2 73 9 2 ...  
## $ Account..secondary.education.or.more....ages.15... : num 6 28 21 57 24 19 1 67 5 67 ...  
## $ Account..income..poorest.40.....ages.15.. : num 5 12 16 61 25 21 77 76 7 77 ...  
## $ Account..income..richest.60.....ages.15... : num 3 27 19 59 31 32 1 64 14 64 ...  
## $ Account..rural....age.15... : num 3 14 12 56 30 29 72 72 7 72 ...  
## $ Financial.institution.account....age.15.. : num 5 27 25 65 35 32 2 74 17 75 ...  
## $ Financial.institution.account.male...age.15... : num 8 24 29 63 26 33 1 68 14 68 ...  
## $ Financial.institution.account..in.labor.force...age.15... : num 12 36 34 66 32 40 3 73 19 3 ...  
## $ Financial.institution.account..out.of.labor.force....age.15... : num 31 17 15 46 37 23 77 74 13 75 ...  
## $ Financial.institution.account.female...age.15... : num 48 25 14 54 34 27 75 74 17 75 ...  
## $ Financial.institution.account.young.adults...age.15.24.. : num 1 20 12 45 22 31 2 71 5 72 ...  
## $ Financial.institution.account..older.adults...age.25... : num 8 28 28 70 39 33 2 79 22 79 ...  
## $ Financial.institution.account..primary.education.or.less...age.15... : num 67 17 16 54 29 32 2 74 11 2 ...  
## $ Financial.institution.account..seconday.education.or.more...age.15... : num 10 33 26 59 29 24 1 70 10 70 ...  
## $ Financial.institution.account.income.poorest.40.....age.15... : num 6 15 19 62 27 24 78 77 10 78 ...  
## $ Financial.institution.account.income.richest.60.....age.15... : num 5 34 28 66 38 37 1 72 20 72 ...  
## $ Financial.institution.account..rural...age.15... : num 5 17 15 63 35 32 80 80 8 80 ...  
## $ Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. : num 19 29 31 43 39 24 51 51 46 49 ...  
## $ No.account.because.financial.institutions.are.too.far.away....age.15.. : num 24 10 1 23 30 33 1 1 5 1 ...  
## $ No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15... : num 30 20 1 10 4 7 1 1 8 1 ...  
## $ No.account.because.financial.services.are.too.expensive....age.15.. : num 14 20 1 30 18 10 1 1 24 1 ...  
## $ No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15... : num 15 29 1 18 32 15 1 1 28 1 ...  
## $ No.account.because.of.lack.of.necessary.documentation....age.15.. : num 16 8 1 29 11 31 1 1 25 1 ...  
## $ No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... : num 17 14 1 20 24 40 1 1 34 1 ...  
## $ No.account.because.of.lack.of.trust.in.financial.institutions....age.15.. : num 14 4 1 2 8 6 1 1 21 1 ...  
## $ No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15... : num 17 8 1 40 18 13 1 1 31 1 ...  
## $ No.account.because.of.religious.reasons....age.15.. : num 7 11 1 3 8 3 1 1 11 1 ...  
## $ No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15... : num 10 19 1 19 16 3 1 1 19 1 ...  
## $ No.account.because.of.insufficient.funds....age.15.. : num 57 37 1 59 22 24 1 1 39 1 ...  
## $ No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15... : num 47 40 1 14 24 21 1 1 34 1 ...  
## $ No.account.because.someone.in.the.family.has.an.account....age.15.. : num 6 7 1 21 5 5 1 1 8 1 ...  
## $ No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15... : num 8 14 1 41 15 11 1 1 13 1 ...  
## $ No.account.because.of.no.need.for.financial.services.ONLY....age.15.. : num 6 3 1 2 3 8 1 1 7 1 ...  
## $ No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15... : num 12 12 1 12 14 16 1 1 15 1 ...  
## $ Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15... : num 1 1 1 1 1 1 1 1 1 1 ...  
## $ Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15... : num 1 1 1 1 1 1 1 1 1 1 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year....age.15.. : num 1 11 42 32 6 4 47 37 48 46 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year..male....age.15.. : num 2 12 61 33 8 7 49 42 61 51 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15.. : num 3 14 4 35 10 9 59 45 53 59 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15.. : num 2 3 14 22 35 41 34 26 41 37 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...female...age.15.. : num 1 2 20 25 4 53 45 31 26 44 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24. : num 1 13 40 20 53 12 37 34 53 49 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25.. : num 1 2 41 30 7 58 49 35 41 46 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15.. : num 1 2 2 7 16 6 11 20 1 21 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. : num 2 22 4 34 12 3 53 39 57 54 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15.. : num 1 1 29 26 29 50 42 34 29 44 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15.. : num 1 12 53 39 11 6 57 42 58 52 ...  
## $ Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15.. : num 1 2 12 18 3 7 42 33 35 44 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15.. : num 1 51 66 43 11 7 56 45 66 53 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15.. : num 1 65 4 45 14 11 56 51 3 54 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. : num 2 63 6 42 16 15 59 49 3 58 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. : num 2 41 32 37 53 53 39 34 48 38 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15.. : num 1 46 46 42 9 5 56 45 59 52 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24. : num 2 12 3 43 12 20 52 51 7 62 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25.. : num 1 28 63 42 11 4 54 44 56 47 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. : num 1 22 13 8 36 14 19 34 2 26 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15.. : num 12 5 8 46 20 7 58 48 3 56 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. : num 1 22 44 39 62 3 51 42 38 52 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. : num 1 2 3 48 18 11 59 50 4 55 ...  
## $ Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15.. : num 1 35 28 30 10 11 48 40 41 51 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year...age.15.. : num 1 53 48 41 7 60 51 35 40 46 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15.. : num 2 53 53 34 10 3 47 31 26 43 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. : num 3 56 60 35 12 6 55 36 40 50 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. : num 2 38 23 34 44 38 37 20 23 29 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15.. : num 1 37 28 32 3 47 46 29 37 39 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24. : num 2 12 58 40 10 8 54 44 58 60 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25.. : num 1 22 46 39 7 50 49 33 29 42 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. : num 1 19 2 4 19 4 7 12 1 14 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15.. : num 2 5 5 38 15 59 53 33 45 47 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. : num 1 22 28 30 51 28 45 27 13 40 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. : num 2 62 58 41 13 4 53 36 51 44 ...  
## $ Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15.. : num 1 36 22 27 7 55 45 30 14 42 ...  
## $ Paid.online.for.internet.purchase....internet.purchasers..age.15.. : num 1 1 1 1 18 1 1 1 1 1 ...  
## $ Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15.. : num 1 1 1 1 18 1 1 1 1 1 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business....age.15... : num 29 29 29 8 2 31 31 31 27 29 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15... : num 3 33 2 9 6 3 3 1 33 2 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15... : num 3 34 5 10 5 6 4 3 33 3 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15... : num 10 14 10 18 14 13 12 12 2 10 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15... : num 13 27 26 6 29 28 28 29 22 26 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24.. : num 24 3 28 5 6 6 30 21 21 3 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... : num 30 28 30 8 1 30 31 1 28 29 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15... : num 27 27 27 28 27 9 13 22 13 13 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15... : num 2 35 1 8 5 34 35 35 32 34 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15... : num 20 22 23 6 26 24 25 26 20 25 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... : num 35 34 35 10 3 2 1 35 33 33 ...  
## $ Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15... : num 27 27 27 7 30 3 7 30 27 29 ...  
## $ Saved.for.old.age....age.15.. : num 49 51 50 16 49 46 39 44 49 41 ...  
## $ Saved.for.old.age..male....age.15... : num 2 1 1 16 1 48 40 42 43 37 ...  
## $ Saved.for.old.age..in.labor.force....age.15... : num 3 2 3 19 54 55 46 44 47 46 ...  
## [list output truncated]

## model for predicting factors predicting ‘Used.a.mobile.phone.or.the.internet.to.access.an.account….age.15.’

\*\* High income economy ##1. subset the data ##2.Missing data Imputation - Median ##3. find important variables using Lasso regression

library(glmnet)

## Loading required package: Matrix

## Loading required package: foreach

## Loaded glmnet 2.0-16

library(caret)

## Loading required package: lattice

## Loading required package: ggplot2

library(dplyr)  
df2= subset(df,df$X.4==1)  
preProcModel <- preProcess(df2, method = "medianImpute")  
DF2<-predict(preProcModel, df2)  
which( colnames(DF2)=="Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..")

## [1] 654

#lasso   
X=data.matrix(DF2[,-654])  
Y=as.vector(DF2$Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..)  
set.seed(2019)  
library(glmnet)  
cvfit = cv.glmnet(X, Y)  
cvfit

## $lambda  
## [1] 14.6541048 13.9880531 13.3522745 12.7453930 12.1660952 11.6131274  
## [7] 11.0852929 10.5814492 10.1005060 9.6414224 9.2032049 8.7849050  
## [13] 8.3856175 8.0044783 7.6406624 7.2933825 6.9618870 6.6454585  
## [19] 6.3434121 6.0550943 5.7798809 5.5171764 5.2664122 5.0270456  
## [25] 4.7985587 4.5804568 4.3722679 4.1735416 3.9838477 3.8027757  
## [31] 3.6299336 3.4649476 3.3074603 3.1571312 3.0136347 2.8766603  
## [37] 2.7459117 2.6211058 2.5019725 2.3882540 2.2797041 2.1760881  
## [43] 2.0771815 1.9827704 1.8926504 1.8066265 1.7245126 1.6461308  
## [49] 1.5713116 1.4998931 1.4317206 1.3666467 1.3045305 1.2452376  
## [55] 1.1886396 1.1346141 1.0830442 1.0338181 0.9868295 0.9419766  
## [61] 0.8991623 0.8582940 0.8192832 0.7820455 0.7465003 0.7125707  
## [67] 0.6801833 0.6492679 0.6197577 0.5915887 0.5647001 0.5390336  
## [73] 0.5145337 0.4911474 0.4688240 0.4475152 0.4271749 0.4077592  
## [79] 0.3892259 0.3715350 0.3546481 0.3385288 0.3231422 0.3084549  
## [85] 0.2944351 0.2810526 0.2682783 0.2560846 0.2444452 0.2333348  
## [91] 0.2227294  
##   
## $cvm  
## [1] 218.153040 205.315966 189.101819 172.428253 157.233430 143.386095  
## [7] 130.766649 119.266113 108.785184 99.233378 90.528243 82.594649  
## [13] 75.364137 68.774324 62.768367 57.294470 52.305432 47.758246  
## [19] 43.613721 39.836144 36.392916 33.253859 30.391850 27.785354  
## [25] 25.417039 23.255526 21.281053 19.486393 17.860254 16.378965  
## [31] 15.027839 13.796061 12.671772 11.645396 10.708768 9.853555  
## [37] 9.069982 8.352698 7.698652 7.101124 6.554620 6.055452  
## [43] 5.600821 5.184038 4.801945 4.456249 4.145694 3.860628  
## [49] 3.598385 3.361296 3.144614 2.945998 2.763989 2.597738  
## [55] 2.446132 2.307777 2.185096 2.070275 1.965973 1.871191  
## [61] 1.783368 1.703791 1.633789 1.570305 1.512472 1.458016  
## [67] 1.406201 1.356600 1.311579 1.270405 1.245325 1.240422  
## [73] 1.234638 1.225699 1.221578 1.220696 1.223460 1.227907  
## [79] 1.230756 1.232342 1.230971 1.227169 1.224140 1.213802  
## [85] 1.211408 1.204898 1.191914 1.180809 1.170631 1.165755  
## [91] 1.165709  
##   
## $cvsd  
## [1] 37.6606335 39.1016807 37.4991533 34.3825959 31.5352645 28.9335717  
## [7] 26.5560095 24.3829659 22.3965568 20.5804733 18.9198423 17.4010996  
## [13] 16.0118741 14.7408823 13.5778326 12.5133373 11.5388328 10.6465071  
## [19] 9.8292334 9.0805095 8.3944101 7.7655896 7.1891276 6.6601348  
## [25] 6.1738022 5.7275915 5.3177203 4.9416565 4.5981624 4.2826387  
## [31] 3.9921842 3.7247114 3.4781337 3.2507824 3.0411722 2.8476059  
## [37] 2.6688187 2.5039830 2.3511668 2.2085281 2.0756155 1.9523764  
## [43] 1.8376469 1.7285721 1.6230223 1.5266126 1.4410559 1.3612352  
## [49] 1.2864784 1.2179227 1.1538614 1.0944628 1.0392084 0.9874613  
## [55] 0.9392766 0.8945842 0.8528036 0.8135153 0.7769449 0.7427734  
## [61] 0.7105540 0.6799497 0.6512638 0.6245011 0.5993567 0.5757417  
## [67] 0.5528503 0.5310679 0.5112154 0.4932052 0.4877280 0.4995518  
## [73] 0.5073260 0.5058464 0.5034298 0.5002635 0.4998362 0.5005494  
## [79] 0.5002068 0.4986306 0.4961519 0.4951315 0.4947590 0.4916862  
## [85] 0.4873060 0.4799649 0.4675226 0.4537593 0.4420401 0.4354876  
## [91] 0.4328734  
##   
## $cvup  
## [1] 255.813674 244.417647 226.600972 206.810849 188.768695 172.319667  
## [7] 157.322658 143.649079 131.181741 119.813851 109.448085 99.995749  
## [13] 91.376011 83.515206 76.346200 69.807807 63.844265 58.404754  
## [19] 53.442954 48.916653 44.787326 41.019449 37.580978 34.445489  
## [25] 31.590841 28.983117 26.598774 24.428049 22.458417 20.661604  
## [31] 19.020023 17.520773 16.149906 14.896179 13.749940 12.701161  
## [37] 11.738801 10.856681 10.049818 9.309652 8.630236 8.007829  
## [43] 7.438468 6.912610 6.424967 5.982861 5.586750 5.221864  
## [49] 4.884863 4.579218 4.298476 4.040461 3.803198 3.585199  
## [55] 3.385409 3.202361 3.037899 2.883790 2.742918 2.613965  
## [61] 2.493922 2.383741 2.285052 2.194806 2.111829 2.033758  
## [67] 1.959051 1.887668 1.822794 1.763610 1.733053 1.739974  
## [73] 1.741964 1.731546 1.725008 1.720960 1.723296 1.728457  
## [79] 1.730962 1.730972 1.727123 1.722301 1.718899 1.705488  
## [85] 1.698714 1.684863 1.659437 1.634569 1.612671 1.601242  
## [91] 1.598582  
##   
## $cvlo  
## [1] 180.4924068 166.2142852 151.6026653 138.0456575 125.6981657  
## [6] 114.4525235 104.2106396 94.8831469 86.3886272 78.6529044  
## [11] 71.6084005 65.1935495 59.3522627 54.0334417 49.1905347  
## [16] 44.7811324 40.7665995 37.1117393 33.7844875 30.7556341  
## [21] 27.9985063 25.4882697 23.2027225 21.1252195 19.2432366  
## [26] 17.5279341 15.9633331 14.5447361 13.2620918 12.0963264  
## [31] 11.0356546 10.0713501 9.1936382 8.3946138 7.6675956  
## [36] 7.0059487 6.4011632 5.8487148 5.3474849 4.8925958  
## [41] 4.4790047 4.1030759 3.7631742 3.4554663 3.1789224  
## [46] 2.9296363 2.7046380 2.4993932 2.3119062 2.1433729  
## [51] 1.9907528 1.8515356 1.7247807 1.6102766 1.5068556  
## [56] 1.4131926 1.3322922 1.2567597 1.1890279 1.1284177  
## [61] 1.0728139 1.0238418 0.9825248 0.9458043 0.9131153  
## [66] 0.8822745 0.8533504 0.8255319 0.8003635 0.7771996  
## [71] 0.7575966 0.7408706 0.7273118 0.7198527 0.7181486  
## [76] 0.7204327 0.7236235 0.7273578 0.7305488 0.7337112  
## [81] 0.7348189 0.7320376 0.7293809 0.7221154 0.7241021  
## [86] 0.7249332 0.7243917 0.7270501 0.7285904 0.7302673  
## [91] 0.7328353  
##   
## $nzero  
## s0 s1 s2 s3 s4 s5 s6 s7 s8 s9 s10 s11 s12 s13 s14 s15 s16 s17   
## 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1   
## s18 s19 s20 s21 s22 s23 s24 s25 s26 s27 s28 s29 s30 s31 s32 s33 s34 s35   
## 1 1 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2   
## s36 s37 s38 s39 s40 s41 s42 s43 s44 s45 s46 s47 s48 s49 s50 s51 s52 s53   
## 2 2 2 2 2 2 2 2 4 4 4 4 4 4 4 5 5 5   
## s54 s55 s56 s57 s58 s59 s60 s61 s62 s63 s64 s65 s66 s67 s68 s69 s70 s71   
## 5 5 5 5 5 5 5 6 6 6 7 8 8 8 8 8 8 8   
## s72 s73 s74 s75 s76 s77 s78 s79 s80 s81 s82 s83 s84 s85 s86 s87 s88 s89   
## 8 9 9 10 10 10 12 14 16 18 19 20 21 22 21 22 23 24   
## s90   
## 25   
##   
## $name  
## mse   
## "Mean-Squared Error"   
##   
## $glmnet.fit  
##   
## Call: glmnet(x = X, y = Y)   
##   
## Df %Dev Lambda  
## [1,] 0 0.00000 14.6500  
## [2,] 1 0.08857 13.9900  
## [3,] 1 0.16930 13.3500  
## [4,] 1 0.24280 12.7500  
## [5,] 1 0.30980 12.1700  
## [6,] 1 0.37080 11.6100  
## [7,] 1 0.42650 11.0900  
## [8,] 1 0.47710 10.5800  
## [9,] 1 0.52330 10.1000  
## [10,] 1 0.56540 9.6410  
## [11,] 1 0.60370 9.2030  
## [12,] 1 0.63870 8.7850  
## [13,] 1 0.67050 8.3860  
## [14,] 1 0.69950 8.0040  
## [15,] 1 0.72590 7.6410  
## [16,] 1 0.75000 7.2930  
## [17,] 1 0.77190 6.9620  
## [18,] 1 0.79190 6.6450  
## [19,] 1 0.81010 6.3430  
## [20,] 1 0.82670 6.0550  
## [21,] 1 0.84180 5.7800  
## [22,] 1 0.85560 5.5170  
## [23,] 1 0.86820 5.2660  
## [24,] 1 0.87960 5.0270  
## [25,] 1 0.89000 4.7990  
## [26,] 1 0.89950 4.5800  
## [27,] 2 0.90820 4.3720  
## [28,] 2 0.91620 4.1740  
## [29,] 2 0.92340 3.9840  
## [30,] 2 0.93000 3.8030  
## [31,] 2 0.93600 3.6300  
## [32,] 2 0.94140 3.4650  
## [33,] 2 0.94640 3.3070  
## [34,] 2 0.95090 3.1570  
## [35,] 2 0.95510 3.0140  
## [36,] 2 0.95880 2.8770  
## [37,] 2 0.96230 2.7460  
## [38,] 2 0.96540 2.6210  
## [39,] 2 0.96820 2.5020  
## [40,] 2 0.97080 2.3880  
## [41,] 2 0.97320 2.2800  
## [42,] 2 0.97530 2.1760  
## [43,] 2 0.97730 2.0770  
## [44,] 2 0.97910 1.9830  
## [45,] 4 0.98070 1.8930  
## [46,] 4 0.98220 1.8070  
## [47,] 4 0.98350 1.7250  
## [48,] 4 0.98480 1.6460  
## [49,] 4 0.98590 1.5710  
## [50,] 4 0.98690 1.5000  
## [51,] 4 0.98790 1.4320  
## [52,] 5 0.98870 1.3670  
## [53,] 5 0.98950 1.3050  
## [54,] 5 0.99030 1.2450  
## [55,] 5 0.99090 1.1890  
## [56,] 5 0.99150 1.1350  
## [57,] 5 0.99210 1.0830  
## [58,] 5 0.99260 1.0340  
## [59,] 5 0.99300 0.9868  
## [60,] 5 0.99340 0.9420  
## [61,] 5 0.99380 0.8992  
## [62,] 6 0.99420 0.8583  
## [63,] 6 0.99450 0.8193  
## [64,] 6 0.99480 0.7820  
## [65,] 7 0.99500 0.7465  
## [66,] 8 0.99530 0.7126  
## [67,] 8 0.99560 0.6802  
## [68,] 8 0.99580 0.6493  
## [69,] 8 0.99600 0.6198  
## [70,] 8 0.99620 0.5916  
## [71,] 8 0.99630 0.5647  
## [72,] 8 0.99650 0.5390  
## [73,] 8 0.99660 0.5145  
## [74,] 9 0.99680 0.4911  
## [75,] 9 0.99690 0.4688  
## [76,] 10 0.99700 0.4475  
## [77,] 10 0.99710 0.4272  
## [78,] 10 0.99720 0.4078  
## [79,] 12 0.99730 0.3892  
## [80,] 14 0.99740 0.3715  
## [81,] 16 0.99750 0.3546  
## [82,] 18 0.99770 0.3385  
## [83,] 19 0.99780 0.3231  
## [84,] 20 0.99790 0.3085  
## [85,] 21 0.99810 0.2944  
## [86,] 22 0.99820 0.2811  
## [87,] 21 0.99830 0.2683  
## [88,] 22 0.99840 0.2561  
## [89,] 23 0.99850 0.2444  
## [90,] 24 0.99860 0.2333  
## [91,] 25 0.99870 0.2227  
## [92,] 25 0.99880 0.2126  
## [93,] 25 0.99890 0.2029  
## [94,] 25 0.99890 0.1937  
## [95,] 25 0.99900 0.1849  
##   
## $lambda.min  
## [1] 0.2227294  
##   
## $lambda.1se  
## [1] 0.7820455  
##   
## attr(,"class")  
## [1] "cv.glmnet"

coef(cvfit, s = "lambda.min")

## 779 x 1 sparse Matrix of class "dgCMatrix"  
## 1  
## (Intercept) -9.653445e-01  
## X .   
## X.3 .   
## X.4 .   
## Account....age.15.. .   
## Account..male....age.15.. .   
## Account..in.labor.force....age.15... .   
## Account..out.of.labor.force....age.15... .   
## Account..female....age.15.. .   
## Account..young.adults....ages.15.24. .   
## Account..older.adults....ages.25.. .   
## Account..primary.education.or.less....ages.15... .   
## Account..secondary.education.or.more....ages.15... .   
## Account..income..poorest.40.....ages.15.. .   
## Account..income..richest.60.....ages.15... .   
## Account..rural....age.15... .   
## Financial.institution.account....age.15.. .   
## Financial.institution.account.male...age.15... .   
## Financial.institution.account..in.labor.force...age.15... .   
## Financial.institution.account..out.of.labor.force....age.15... .   
## Financial.institution.account.female...age.15... .   
## Financial.institution.account.young.adults...age.15.24.. .   
## Financial.institution.account..older.adults...age.25... .   
## Financial.institution.account..primary.education.or.less...age.15... .   
## Financial.institution.account..seconday.education.or.more...age.15... .   
## Financial.institution.account.income.poorest.40.....age.15... .   
## Financial.institution.account.income.richest.60.....age.15... .   
## Financial.institution.account..rural...age.15... .   
## Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15... .   
## No.account.because.financial.services.are.too.expensive....age.15.. .   
## No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.necessary.documentation....age.15.. .   
## No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.trust.in.financial.institutions....age.15.. .   
## No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15... .   
## No.account.because.of.religious.reasons....age.15.. .   
## No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15... .   
## No.account.because.of.insufficient.funds....age.15.. .   
## No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15... .   
## No.account.because.someone.in.the.family.has.an.account....age.15.. .   
## No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15... .   
## No.account.because.of.no.need.for.financial.services.ONLY....age.15.. .   
## No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15... .   
## Used.the.internet.to.pay.bills.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...female...age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Paid.online.for.internet.purchase....internet.purchasers..age.15.. .   
## Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Saved.for.old.age....age.15.. .   
## Saved.for.old.age..male....age.15... .   
## Saved.for.old.age..in.labor.force....age.15... .   
## Saved.for.old.age..out.of.labor.force....age.15... .   
## Saved.for.old.age..female....age.15... .   
## Saved.for.old.age..young.adults.....age.15.24.. .   
## Saved.for.old.age.older.adults....age.25... .   
## Saved.for.old.age..primary.education.or.less....age.15... .   
## Saved.for.old.age..secondary.education.or.more....age.15... .   
## Saved.for.old.age..income..poorest.40.....age.15... .   
## Saved.for.old.age..income..richest.60.....age.15... .   
## Saved.for.old.age..rural....age.15... .   
## Saved.at.a.financial.institution....age.15.. .   
## Saved.at.a.financial.institution..male....age.15... .   
## Saved.at.a.financial.institution..in.labor.force....age.15... .   
## Saved.at.a.financial.institution...out.of.labor.force....age.15... .   
## Saved.at.a.financial.institution..female....age.15... .   
## Saved.at.a.financial.institution..young.adults....age.15.24.. .   
## Saved.at.a.financial.institution..older.adults....age.25... .   
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 3.572690e-03  
## Saved.at.a.financial.institution..secondary.education.or.more....age.15... .   
## Saved.at.a.financial.institution..income..poorest.40.....age.15... .   
## Saved.at.a.financial.institution..income..richest.60......age.15... .   
## Saved.at.a.financial.institution..rural.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family....age.15.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..male....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family...in.labor.force...age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..out.of.labor.force....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..female....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..young.adults....age.15.24.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..older.adults....age.25... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..primary.education.or.less....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..secondary.education.or.more....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..poorest.40....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..richest.60.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..rural....age.15... .   
## Saved.for.education.or.school.fees....age.15.. .   
## Saved.for.education.or.school.fees..male....age.15... .   
## Saved.for.education.or.school.fees..in.labor.force....age.15... .   
## Saved.for.education.or.school.fees..out.of.labor.force....age.15... .   
## Saved.for.education.or.school.fees..female.....age.15... .   
## Saved.for.education.or.school.fees...young.adults....age.15.24.. .   
## Saved.for.education.or.school.fees...older.adults....age.25... .   
## Saved.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Saved.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Saved.for.education.or.school.fees..income..poorest.40....age.15... .   
## Saved.for.education.or.school.fees..income..richest.60.....age.15... .   
## Saved.for.education.or.school.fees..rural.....age.15... .   
## Saved.any.money.in.the.past.year....age.15.. .   
## Saved.any.money.in.the.past.year..male.....age.15... .   
## Saved.any.money.in.the.past.year..in.labor.force.....age.15... 2.447935e-03  
## Saved.any.money.in.the.past.year..out.of.labor.force....age.15... .   
## Saved.any.money.in.the.past.year..female.....age.15... .   
## Saved.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Saved.any.money.in.the.past.year..older.adults.....age.25... .   
## Saved.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Saved.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Saved.any.money.in.the.past.year..income..poorest.40....age.15... .   
## Saved.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Saved.any.money.in.the.past.year..rural.....age.15... .   
## Outstanding.housing.loan....age.15.. .   
## Outstanding.housing.loan..male.....age.15... .   
## Outstanding.housing.loan..in.labor.force....age.15... .   
## Outstanding.housing.loan..out.of.labor.force....age.15... .   
## Outstanding.housing.loan..female....age.15... .   
## Outstanding.housing.loan..young.adults....age.15.24.. .   
## Outstanding.housing.loan..older.adults....age.25... .   
## Outstanding.housing.loan..primary.education.or.less....age.15... .   
## Outstanding.housing.loan..secondary.education.or.more...age.15... .   
## Outstanding.housing.loan..income..poorest.40.....age.15... .   
## Outstanding.housing.loan..income..richest.60.....age.15... .   
## Outstanding.housing.loan..rural.....age.15... .   
## Debit.card.ownership....age.15.. .   
## Debit.card.ownership..male.....age.15... .   
## Debit.card.ownership..in.labor.force....age.15... .   
## Debit.card.ownership..out.of.labor.force....age.15... .   
## Debit.card.ownership..female....age.15... .   
## Debit.card.ownership..young.adults....age.15.24.. .   
## Debit.card.ownership..older.adults....age.25... .   
## Debit.card.ownership..primary.education.or.less....age.15... .   
## Debit.card.ownership..secondary.education.or.more....age.15... .   
## Debit.card.ownership..income..poorest.40.....age.15... .   
## Debit.card.ownership..income..richest.60.....age.15... .   
## Debit.card.ownership..rural....age.15... .   
## Borrowed.for.health.or.medical.purposes....age.15.. .   
## Borrowed.for.health.or.medical.purposes..male.....age.15... .   
## Borrowed.for.health.or.medical.purposes...in.labor.force.....age.15... .   
## Borrowed.for.health.or.medical.purposes..out.of.labor.force....age.15... .   
## Borrowed.for.health.or.medical.purposes..female.....age.15... .   
## Borrowed.for.health.or.medical.purposes..young.adults....age.15.24.. .   
## Borrowed.for.health.or.medical.purposes..older.adults....age.25... -5.104456e-03  
## Borrowed.for.health.or.medical.purposes..primary.education.or.less....age.15... .   
## Borrowed.for.health.or.medical.purposes..secondary.education.or.more.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..poorest.40.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..richest.60......age.15... .   
## Borrowed.for.health.or.medical.purposes..rural.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..in.labor.force.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..young.adults.....age.15.24.. .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.more....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..poorest.40......age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit....age.15.. .   
## Borrowed.from.a.store.by.buying.on.credit..male....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..in.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..out.of.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..female....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..young.adults....age.15.24.. .   
## Borrowed.from.a.store.by.buying.on.credit..older.adults....age.25... .   
## Borrowed.from.a.store.by.buying.on.credit..primary.education.or.less....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..secondary.education.or.more....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..poorest.40......age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..richest.60.....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..rural.....age.15... .   
## Borrowed.for.education.or.school.fees....age.15.. .   
## Borrowed.for.education.or.school.fees..male.....age.15... .   
## Borrowed.for.education.or.school.fees..in.labor.force.....age.15... .   
## Borrowed.for.education.or.school.fees...out.of.labor.force....age.15... .   
## Borrowed.for.education.or.school.fees..female.....age.15... .   
## Borrowed.for.education.or.school.fees..young.adults.....age.15.24.. .   
## Borrowed.for.education.or.school.fees..older.adults.....age.25... .   
## Borrowed.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Borrowed.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Borrowed.for.education.or.school.fees..income..poorest.40.....age.15... .   
## Borrowed.for.education.or.school.fees..income..richest.60.....age.15... .   
## Borrowed.for.education.or.school.fees..rural.....age.15... .   
## Borrowed.from.a.financial.institution....age.15.. .   
## Borrowed.from.a.financial.institution..male....age.15... .   
## Borrowed.from.a.financial.institution..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..female....age.15... .   
## Borrowed.from.a.financial.institution..young.adults.....age.15.24.. .   
## Borrowed.from.a.financial.institution..older.adults.....age.25... .   
## Borrowed.from.a.financial.institution..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution..rural....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card....age.15.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..male....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..female....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..young.adults....age.15.24.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..older.adults....age.25... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..rural....age.15... .   
## Borrowed.from.family.or.friends....age.15.. .   
## Borrowed.from.family.or.friends..male.....age.15... .   
## Borrowed.from.family.or.friends..in.labor.force.....age.15... .   
## Borrowed.from.family.or.friends..out.of.labor.force....age.15... .   
## Borrowed.from.family.or.friends..female....age.15... .   
## Borrowed.from.family.or.friends..young.adults....age.15.24.. .   
## Borrowed.from.family.or.friends..older.adults.....age.25... .   
## Borrowed.from.family.or.friends..primary.education.or.less....age.15... .   
## Borrowed.from.family.or.friends..secondary.education.or.more....age.15... .   
## Borrowed.from.family.or.friends..income..poorest.40......age.15... .   
## Borrowed.from.family.or.friends..income..richest.60......age.15... .   
## Borrowed.from.family.or.friends..rural....age.15... .   
## Borrowed.from.a.savings.club....age.15.. .   
## Borrowed.from.a.savings.club..male.....age.15... .   
## Borrowed.from.a.savings.club..in.labor.force....age.15... .   
## Borrowed.from.a.savings.club..out.of.labor.force....age.15... .   
## Borrowed.from.a.savings.club..female....age.15... .   
## Borrowed.from.a.savings.club..young.adults....age.15.24.. .   
## Borrowed.from.a.savings.club..older.adults.....age.25... .   
## Borrowed.from.a.savings.club..primary.education.or.less....age.15... .   
## Borrowed.from.a.savings.club..secondary.education.or.more....age.15... .   
## Borrowed.from.a.savings.club..income..poorest.40.....age.15... .   
## Borrowed.from.a.savings.club..income..richest.60.....age.15... .   
## Borrowed.from.a.savings.club..rural.....age.15... .   
## Borrowed.any.money.in.the.past.year....age.15.. .   
## Borrowed.any.money.in.the.past.year..male.....age.15... .   
## Borrowed.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..out.of.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..female....age.15... .   
## Borrowed.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Borrowed.any.money.in.the.past.year..older.adults.....age.25... .   
## Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Borrowed.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Borrowed.any.money.in.the.past.year..income..poorest.40.....age.15... .   
## Borrowed.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Borrowed.any.money.in.the.past.year..rural.....age.15... .   
## Coming.up.with.emergency.funds..possible....age.15.. .   
## Coming.up.with.emergency.funds..possible..male....age.15... .   
## Coming.up.with.emergency.funds..possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..possible..out.of.labor.force...age.15... .   
## Coming.up.with.emergency.funds..possible..female....age.15... .   
## Coming.up.with.emergency.funds..possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..possible..rural....age.15... .   
## Coming.up.with.emergency.funds..not.possible....age.15.. .   
## Coming.up.with.emergency.funds..not.possible..male....age.15... .   
## Coming.up.with.emergency.funds..not.possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..out.of.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..female.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..not.possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..not.possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..not.possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..rural....age.15... .   
## Main.source.of.emergency.funds..savings....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..savings..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..savings..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..family.or.friends....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..male.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..female.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..young.adults.....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..family.or.friends..older.adults.....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..family.or.friends..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..poorest.40....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..rural....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..money.from.working....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..money.from.working..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..money.from.working..primary.education.or.less.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..poorest.40....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets...male....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..female.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..sale.of.assets..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..sale.of.assets..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..other....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..male....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..female....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..young.adults....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..other..older.adults....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..other..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..poorest.40.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..rural....able.to.raise.funds..age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..male....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..in.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..female....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.or.received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..richest.60......age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..rural.....age.15... .   
## Received.domestic.remittances.in.the.past.year....age.15.. .   
## Received.domestic.remittances.in.the.past.year..male.....age.15... .   
## Received.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..out.of.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..female....age.15... .   
## Received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..richest.60.....age.15... .   
## Received.domestic.remittances.in.the.past.year..rural....age.15... .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..using.an.account....age.15.. .   
## Sent.or.received.domestic.remittances..using.an.account....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....senders.and.recipients..age.15... .   
## Received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Received.domestic.remittances..through.a.financial.institution....recipients..age.15... .   
## Received.domestic.remittances..using.an.account....age.15.. .   
## Received.domestic.remittances..using.an.account....recipients..age.15... .   
## Received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Received.domestic.remittances..through.a.mobile.phone....recipients..age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....recipients..age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....recipients..age.15... .   
## Received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Received.domestic.remittances..through.an.over.the.counter.service....recipients..age.15... .   
## Sent.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..male....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Sent.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.domestic.remittances.in.the.past.year..female.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..young.adults.....age.15.24. .   
## Sent.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.domestic.remittances.in.the.past.year..primary.education.or.less....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..poorest.40......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..richest.60......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..rural.....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -6.067318e-03  
## Sent.domestic.remittances..through.a.financial.institution....senders..age.15... .   
## Sent.domestic.remittances..using.an.account....age.15.. -2.736450e-03  
## Sent.domestic.remittances..using.an.account....senders..age.15... .   
## Sent.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.domestic.remittances..through.a.mobile.phone....senders..age.15... .   
## Sent.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.domestic.remittances..in.person.and.in.cash.only....senders..age.15... .   
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -2.611803e-02  
## Sent.domestic.remittances..through.a.money.transfer.service....senders..age.15... .   
## Sent.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.domestic.remittances..through.an.over.the.counter.service....senders..age.15... .   
## Paid.utility.bills.in.the.past.year....age.15.. .   
## Paid.utility.bills.in.the.past.year..male....age.15... .   
## Paid.utility.bills.in.the.past.year..in.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..out.of.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..female....age.15... .   
## Paid.utility.bills.in.the.past.year..young.adults....age.15.24.. .   
## Paid.utility.bills.in.the.past.year..older.adults.....age.25... .   
## Paid.utility.bills.in.the.past.year..primary.education.or.less....age.15... .   
## Paid.utility.bills.in.the.past.year..secondary.education.or.more.....age.15... .   
## Paid.utility.bills.in.the.past.year..income..poorest.40......age.15... .   
## Paid.utility.bills.in.the.past.year..income..richest.60......age.15... .   
## Paid.utility.bills.in.the.past.year...rural....age.15... .   
## Paid.utility.bills..using.a.financial.institution.account....age.15.. .   
## Paid.utility.bills..using.a.financial.institution.account....paying.utility.bills..age.15... .   
## Paid.utility.bills..using.an.account....age.15.. .   
## Paid.utility.bills..using.an.account....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.cash.only....age.15.. .   
## Paid.utility.bills..using.cash.only....paying.utility.bills..age.15... .   
## Received.wages.in.the.past.year....age.15.. .   
## Received.wages.in.the.past.year..male....age.15... .   
## Received.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.wages.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.wages.in.the.past.year..female....age.15... .   
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 1.918004e-05  
## Received.wages.in.the.past.year..older.adults....age.25... .   
## Received.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 4.939932e-03  
## Received.wages.in.the.past.year..income..poorest.40......age.15... .   
## Received.wages.in.the.past.year..income..richest.60......age.15... .   
## Received.wages.in.the.past.year..rural.....age.15... .   
## Paid.school.fees.in.the.past.year....age.15.. .   
## Paid.school.fees.in.the.past.year..male....age.15.. .   
## Paid.school.fees.in.the.past.year..in.labor.force....age.15.. .   
## Paid.school.fees.in.the.past.year..out.of.labor.force.....age.15.. .   
## Paid.school.fees.in.the.past.year..female.....age.15.. .   
## Paid.school.fees.in.the.past.year..young.adults.....age.15.24. .   
## Paid.school.fees.in.the.past.year..older.adults....age.25.. .   
## Paid.school.fees.in.the.past.year..primary.education.or.less....age.15.. .   
## Paid.school.fees.in.the.past.year.secondary.education.or.more....age.15.. .   
## Paid.school.fees.in.the.past.year..income..poorest.40......age.15.. .   
## Paid.school.fees.in.the.past.year..income..richest.60.....age.15.. .   
## Paid.school.fees.in.the.past.year..rural.....age.15.. .   
## Received.private.sector.wages.in.the.past.year....age.15.. .   
## Received.private.sector.wages.in.the.past.year..male....age.15... .   
## Received.private.sector.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..female....age.15... .   
## Received.private.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.private.sector.wages.in.the.past.year..older.adults....age.25... .   
## Received.private.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.private.sector.wages.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 4.983457e-03  
## Received.private.sector.wages.in.the.past.year..rural.....age.15... .   
## Received.public.sector.wages.in.the.past.year....age.15.. .   
## Received.public.sector.wages.in.the.past.year..male....age.15... .   
## Received.public.sector.wages.in.the.past.year..in.labor.force.....age.15... .   
## Received.public.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.public.sector.wages.in.the.past.year..female....age.15... .   
## Received.public.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.public.sector.wages.in.the.past.year..older.adults.....age.25... .   
## Received.public.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.public.sector.wages.in.the.past.year..secondary.education.or.more...age.15... .   
## Received.public.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.public.sector.wages.in.the.past.year..income..richest.60.....age.15... .   
## Received.public.sector.wages.in.the.past.year..rural....age.15... .   
## Paid.school.fees..using.cash.only....age.15.. .   
## Paid.school.fees..using.cash.only....paying.school.fees..age.15... .   
## Received.wages..into.a.financial.institution.account....age.15.. 2.575236e-02  
## Received.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.wages..into.an.account....age.15.. .   
## Received.wages..into.an.account....wage.recipients..age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.private.sector.wages..into.an.account....age.15.. .   
## Received.private.sector.wages..into.an.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.public.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.an.account....age.15.. .   
## Received.public.sector.wages..into.an.account....wage.recipients..age.15... .   
## Paid.school.fees..using.a.financial.institution.account....age.15.. .   
## Paid.school.fees..using.a.financial.institution.account....paying.school.fees..age.15... .   
## Paid.school.fees..using.an.account....age.15.. .   
## Paid.school.fees..using.an.account....paying.school.fees..age.15... .   
## Received.wages..through.a.mobile.phone....age.15.. .   
## Received.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.private.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.private.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.public.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.public.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Paid.school.fees..using.a.mobile.phone....age.15.. .   
## Paid.school.fees..using.a.mobile.phone....paying.school.fees..age.15... .   
## Received.wages..in.cash.only....age.15.. .   
## Received.wages..in.cash.only....wage.recipients..age.15.. .   
## Received.private.sector.wages..in.cash.only....age.15.. .   
## Received.private.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.public.sector.wages..in.cash.only....age.15.. .   
## Received.public.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.government.transfers.in.the.past.year....age.15.. .   
## Received.government.transfers.in.the.past.year..male.....age.15... 5.308110e-04  
## Received.government.transfers.in.the.past.year..in.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..female....age.15... .   
## Received.government.transfers.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.transfers.in.the.past.year..older.adults....age.25... .   
## Received.government.transfers.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.transfers.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.government.transfers.in.the.past.year..income..poorest.40......age.15... .   
## Received.government.transfers.in.the.past.year..income.richest.60.....age.15... .   
## Received.government.transfers.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.a.financial.institution.account....age.15.. .   
## Received.a.public.sector.pension..into.a.financial.institution.account....pension.recipients..age.15... .   
## Received.a.public.sector.pension..in.cash.only....age.15.. .   
## Received.a.public.sector.pension..in.cash.only....pension.recipients..age.15... .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....age.15.. .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....receiving.pension.into.an.account..age.15... .   
## Received.a.public.sector.pension.in.the.past.year....age.15.. .   
## Received.a.public.sector.pension.in.the.past.year..male.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..in.labor.force....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..female....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..young.adults....age.15.24.. .   
## Received.a.public.sector.pension.in.the.past.year..older.adults....age.25... .   
## Received.a.public.sector.pension.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..poorest.40....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..riches.60.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.an.account....age.15.. .   
## Received.a.public.sector.pension..into.an.account....pension.recipients..age.15... .   
## Received.government.transfers..into.a.financial.institution.account....age.15.. .   
## Received.government.transfers..into.a.financial.institution.account....transfer.recipients..age.15... .   
## Received.government.transfers..into.an.account....age.15.. .   
## Received.government.transfers..into.an.account....transfer.recipients..age.15... .   
## Received.a.public.sector.pension..through.a.mobile.phone....age.15.. .   
## Received.a.public.sector.pension..through.a.mobile.phone....pension.recipients..age.15... .   
## Received.government.transfers..through.a.mobile.phone....age.15.. .   
## Received.government.transfers..through.a.mobile.phone....transfer.recipients..age.15.. .   
## Received.government.transfers..in.cash.only....age.15.. .   
## Received.government.transfers..in.cash.only....transfer.recipients..age.15... .   
## Debit.card.used.to.make.a.purchase.in.the.past.year....age.15.. .   
## Used.a.debit.or.credit.card.to.make.a.purchase.in.the.past.year....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....receiving.transfers.into.an.account..age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year....age.15.. .   
## Received.payments.for.agricultural.products.in.the.past.year..male....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..in.labor.force....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -4.361816e-03  
## Received.payments.for.agricultural.products.in.the.past.year..female....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..young.adults....age.15.24.. .   
## Received.payments.for.agricultural.products.in.the.past.year..older.adults.....age.25... .   
## Received.payments.for.agricultural.products.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..poorest.40.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..rural.....age.15... .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....age.15.. .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..in.cash.only....age.15.. .   
## Received.payments.for.agricultural.products..in.cash.only....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....age.15.. .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....receiving.payments.into.an.account..age.15... .   
## Received.payments.from.self.employment.in.the.past.year....age.15.. .   
## Received.payments.from.self.employment.in.the.past.year..male....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..in.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..female.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..young.adults.....age.15.24.. .   
## Received.payments.from.self.employment.in.the.past.year..older.adults.....age.25... .   
## Received.payments.from.self.employment.in.the.past.year..primary.education.or.less....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..poorest.40......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..rural.....age.15... .   
## Received.payments.from.self.employment..into.a.financial.institution.account....age.15.. .   
## Received.payments.from.self.employment..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..into.an.account....age.15.. .   
## Received.payments.from.self.employment..into.an.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..in.cash.only....age.15.. .   
## Received.payments.from.self.employment..in.cash.only....payment.recipients..age.15.. .   
## Has.a.national.identity.card....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 7.685212e-01  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 4.667407e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 4.405501e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 8.302048e-05  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 4.867494e-03  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 7.864529e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 5.645979e-03  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 1.668516e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 1.754016e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 6.066789e-04  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 9.904865e-03  
## Outstanding.loan.for.a.funeral.or.wedding....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..male....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..in.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..out.of.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..female....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..young.adults.....age.15.24. .   
## Outstanding.loan.for.a.funeral.or.wedding..older.adults.....age.25.. .   
## Outstanding.loan.for.a.funeral.or.wedding..primary.education.or.less.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..secondary.education.or.more....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..poorest.40......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..richest.60......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..rural.....age.15.. .   
## Used.checks.to.make.payments.in.the.past.year....age.15.. .   
## Credit.card.ownership....age.15.. .   
## Credit.card.ownership..male....age.15... .   
## Credit.card.ownership..in.labor.force.....age.15... .   
## Credit.card.ownership..out.of.labor.force.....age.15... .   
## Credit.card.ownership..female.....age.15... .   
## Credit.card.ownership..young.adults.....age.15.24.. .   
## Credit.card.ownership..older.adults.....age.25... .   
## Credit.card.ownership..primary.education.or.less.....age.15... .   
## Credit.card.ownership..secondary.education.or.more.....age.15... .   
## Credit.card.ownership..income..poorest.40......age.15... .   
## Credit.card.ownership..income..richest.60.....age.15... .   
## Credit.card.ownership..rural.....age.15... .   
## Credit.card.used.in.the.past.year....age.15.. .   
## Deposit.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.a.financial.institution.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..male.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..in.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..out.of.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..female....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..young.adults.....age.15.24.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..older.adults....age.25... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..primary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..secondary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..poorest.40.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15... .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.an.account..age.15.. .   
## Received.government.payments..into.a.financial.institution.account....age.15.. .   
## Received.government.payments..into.a.financial.institution.account....payment.recipients..age.15... .   
## Received.government.payments..through.a.mobile.phone....age.15.. .   
## Received.government.payments..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.government.payments..in.cash.only....age.15.. .   
## Received.government.payments..in.cash.only....payment.recipients..age.15... .   
## Received.government.payments..into.an.account....age.15.. .   
## Received.government.payments..into.an.account....payment.recipients..age.15... .   
## Received.government.payments..first.account.opened.to.receive.government.payments....age.15.. .   
## Received.government.payments..first.account.opened.to.receive.government.payments....receiving.payments.into.an.account..age.15... .   
## Received.government.payments.in.the.past.year....age.15.. .   
## Received.government.payments.in.the.past.year..male....age.15... .   
## Received.government.payments.in.the.past.year..in.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..out.of.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..female....age.15... .   
## Received.government.payments.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.payments.in.the.past.year..older.adults....age.25... .   
## Received.government.payments.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.payments.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.government.payments.in.the.past.year..income..poorest.40.....age.15... .   
## Received.government.payments.in.the.past.year..income..richest.60......age.15... .   
## Received.government.payments.in.the.past.year..rural.....age.15... .   
## Made.or.received.digital.payments.in.the.past.year....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..in.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.or.received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.or.received.digital.payments.in.the.past.year..primary.education.or.less....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..secondary.education.or.more....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..richest.60.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..rural.....age.15.. .   
## Made.digital.payments.in.the.past.year....age.15.. .   
## Made.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Made.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Made.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Made.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Made.digital.payments.in.the.past.year..rural.....age.15.. .   
## Received.digital.payments.in.the.past.year....age.15.. .   
## Received.digital.payments.in.the.past.year..male....age.15.. .   
## Received.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..out.of.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..female.....age.15.. .   
## Received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Received.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Received.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Received.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Received.digital.payments.in.the.past.year..rural....age.15.. .   
## Mobile.money.account....age.15.. .   
## Mobile.money.account..male.....age.15... .   
## Mobile.money.account..in.labor.force....age.15... 5.595728e-03  
## Mobile.money.account..out.of.labor.force....age.15... .   
## Mobile.money.account..female....age.15... .   
## Mobile.money.account..young.adults.....age.15.24.. .   
## Mobile.money.account..older.adults....age.25... .   
## Mobile.money.account..primary.education.or.less....age.15... .   
## Mobile.money.account..secondary.education.or.less....age.15... .   
## Mobile.money.account..income..poorest.40.....age.15... .   
## Mobile.money.account..income..richest.60......age.15... .   
## Mobile.money.account..rural.....age.15... 4.109346e-02

#Mobile.money.account..rural.....age.15...   
#Mobile.money.account..in.labor.force....age.15...  
# Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 7.685212e-01  
# Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 4.667407e-02  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 4.405501e-02  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 8.302048e-05  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... .   
# Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 4.867494e-03  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... .   
# Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 7.864529e-02  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 5.645979e-03  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 1.668516e-02  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... .   
# Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 1.754016e-02  
# Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... .   
# Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 6.066789e-04  
# Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15..   
# Received.government.transfers.in.the.past.year..male.....age.15... 5.308110e-049.904865e-03  
# Received.wages..into.a.financial.institution.account....age.15.. 2.575236e-02  
#Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -4.361816e-03  
#Saved.at.a.financial.institution..primary.education.or.less...age.15... 3.572690e-03  
#Received.wages.in.the.past.year..young.adults.....age.15.24.. 1.918004e-05  
#Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -4.361816e-03  
#Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 4.939932e-03  
# Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -2.611803e-02  
# Sent.domestic.remittances..using.an.account....age.15.. -2.736450e-03  
# Sent.domestic.remittances..through.a.financial.institution....age.15.. -6.067318e-03  
# Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 4.983457e-03

## 4.Random forest regression model1 :

#data partition   
library(caTools)  
set.seed(2019)  
split = sample.split(DF2$Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..,SplitRatio = 0.8)  
training\_set = subset(DF2, split == TRUE)  
test\_set = subset(DF2, split == FALSE)  
  
#model - regression   
  
library(randomForest)

## randomForest 4.6-14

## Type rfNews() to see new features/changes/bug fixes.

##   
## Attaching package: 'randomForest'

## The following object is masked from 'package:ggplot2':  
##   
## margin

## The following object is masked from 'package:dplyr':  
##   
## combine

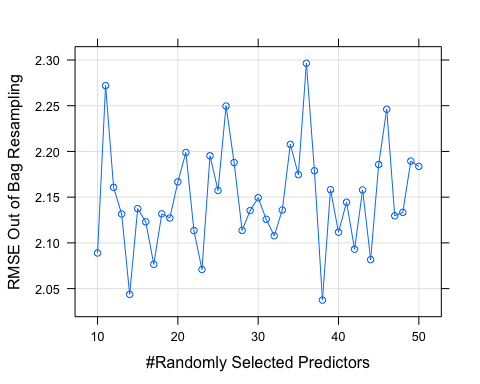
library(caret)  
mf <- train(Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15.. ~ Mobile.money.account..rural.....age.15...+ Mobile.money.account..in.labor.force....age.15...+Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15..+ +Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15..+Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15.....  
 + Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... +Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15.....+Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24....+Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....  
 +Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... +Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... +Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15.....   
+ Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... + Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15.....  
 +Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. +Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15..   
 +Received.government.transfers.in.the.past.year..male.....age.15... +Received.wages..into.a.financial.institution.account....age.15.. +Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15...   
 +Saved.at.a.financial.institution..primary.education.or.less...age.15... +Received.wages.in.the.past.year..young.adults.....age.15.24..   
 +Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... +Received.wages.in.the.past.year..secondary.education.or.more.....age.15... +Sent.domestic.remittances..through.a.money.transfer.service....age.15..+Sent.domestic.remittances..using.an.account....age.15.. +Sent.domestic.remittances..through.a.financial.institution....age.15..+Received.private.sector.wages.in.the.past.year..income..richest.60....age.15...  
 ,data = training\_set, method = 'rf', trControl = trainControl(method = 'oob'),  
 tuneGrid = expand.grid(mtry =10:50))

## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range

pred<-predict(mf,test\_set)  
pred

## 4 7 23 34 69 90 118 143   
## 34.12660 49.65200 42.48577 46.53167 18.07663 44.06163 53.41043 57.29117   
## 157   
## 17.72033

plot(mf)



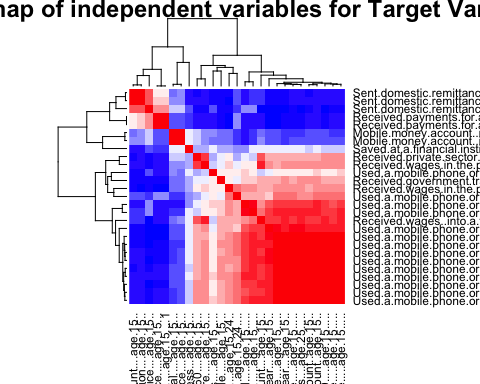
mf$bestTune

## mtry  
## 29 38

#correlation matrix  
index <- c("Mobile.money.account..rural.....age.15...", "Mobile.money.account..in.labor.force....age.15..." ,"Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15..","Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15..","Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15.....",  
 "Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15....."   
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15....."  
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24...."  
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25....."  
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15....."   
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15....."   
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15....."   
 , "Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15....."   
 , "Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15....."  
 ,"Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.."   
 ,"Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.."  
 ,"Received.government.transfers.in.the.past.year..male.....age.15..."   
 ,"Received.wages..into.a.financial.institution.account....age.15.."   
 ,"Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15..."   
 ,"Saved.at.a.financial.institution..primary.education.or.less...age.15..."   
 ,"Received.wages.in.the.past.year..young.adults.....age.15.24.."   
 ,"Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15..."   
 ,"Received.wages.in.the.past.year..secondary.education.or.more.....age.15..."   
 ,"Sent.domestic.remittances..through.a.money.transfer.service....age.15.."   
 , "Sent.domestic.remittances..using.an.account....age.15.."   
 ,"Sent.domestic.remittances..through.a.financial.institution....age.15.."   
 , "Received.private.sector.wages.in.the.past.year..income..richest.60....age.15...")  
newcordat <- DF2[index]  
  
res <- cor(newcordat)  
round(res, 2)

## Mobile.money.account..rural.....age.15...  
## Mobile.money.account..rural.....age.15... 1.00  
## Mobile.money.account..in.labor.force....age.15... 0.99  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.16  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.11  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.13  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.03  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.16  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.12  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.21  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.08  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.11  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.02  
## Received.wages..into.a.financial.institution.account....age.15.. -0.03  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.08  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.25  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.04  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.08  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.01  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.18  
## Sent.domestic.remittances..using.an.account....age.15.. -0.01  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 0.01  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.17  
## Mobile.money.account..in.labor.force....age.15...  
## Mobile.money.account..rural.....age.15... 0.99  
## Mobile.money.account..in.labor.force....age.15... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.10  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.12  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.13  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.17  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.13  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.12  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.16  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.25  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.08  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.09  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.00  
## Received.wages..into.a.financial.institution.account....age.15.. 0.01  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.09  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.25  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.07  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.09  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.05  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.17  
## Sent.domestic.remittances..using.an.account....age.15.. 0.04  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 0.06  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.20  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15..  
## Mobile.money.account..rural.....age.15... -0.16  
## Mobile.money.account..in.labor.force....age.15... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.63  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.99  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.84  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.85  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.52  
## Received.wages..into.a.financial.institution.account....age.15.. 0.80  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.33  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.23  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.57  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.33  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.53  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.36  
## Sent.domestic.remittances..using.an.account....age.15.. -0.29  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.29  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15..  
## Mobile.money.account..rural.....age.15... -0.11  
## Mobile.money.account..in.labor.force....age.15... -0.10  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.55  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.99  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.84  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.51  
## Received.wages..into.a.financial.institution.account....age.15.. 0.78  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.26  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.21  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.50  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.26  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.53  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.32  
## Sent.domestic.remittances..using.an.account....age.15.. -0.28  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.28  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15.....  
## Mobile.money.account..rural.....age.15... -0.13  
## Mobile.money.account..in.labor.force....age.15... -0.12  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.94  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.77  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.96  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.87  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.49  
## Received.wages..into.a.financial.institution.account....age.15.. 0.78  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.38  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.26  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.57  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.38  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.50  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.41  
## Sent.domestic.remittances..using.an.account....age.15.. -0.33  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.33  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.45  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15.....  
## Mobile.money.account..rural.....age.15... -0.15  
## Mobile.money.account..in.labor.force....age.15... -0.13  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.71  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.96  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.83  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.46  
## Received.wages..into.a.financial.institution.account....age.15.. 0.78  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.26  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.22  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.51  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.26  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.53  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.35  
## Sent.domestic.remittances..using.an.account....age.15.. -0.24  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.24  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15.....  
## Mobile.money.account..rural.....age.15... -0.15  
## Mobile.money.account..in.labor.force....age.15... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.94  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.63  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.37  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.75  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.83  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.49  
## Received.wages..into.a.financial.institution.account....age.15.. 0.79  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.27  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.21  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.55  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.27  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.55  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.31  
## Sent.domestic.remittances..using.an.account....age.15.. -0.26  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.26  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24....  
## Mobile.money.account..rural.....age.15... -0.15  
## Mobile.money.account..in.labor.force....age.15... -0.17  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.63  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.55  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.63  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.56  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.58  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.44  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.60  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.41  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.28  
## Received.wages..into.a.financial.institution.account....age.15.. 0.45  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 0.01  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.02  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.59  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 0.01  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.26  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.19  
## Sent.domestic.remittances..using.an.account....age.15.. -0.09  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.09  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....  
## Mobile.money.account..rural.....age.15... -0.15  
## Mobile.money.account..in.labor.force....age.15... -0.13  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.99  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.56  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.86  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.51  
## Received.wages..into.a.financial.institution.account....age.15.. 0.81  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.33  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.25  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.51  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.33  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.53  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.38  
## Sent.domestic.remittances..using.an.account....age.15.. -0.27  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.28  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15.....  
## Mobile.money.account..rural.....age.15... 0.03  
## Mobile.money.account..in.labor.force....age.15... -0.02  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.35  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.37  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.39  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.37  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.25  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.33  
## Received.wages..into.a.financial.institution.account....age.15.. 0.17  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.26  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.26  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.32  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.26  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.19  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.08  
## Sent.domestic.remittances..using.an.account....age.15.. -0.33  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.32  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.12  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15.....  
## Mobile.money.account..rural.....age.15... -0.14  
## Mobile.money.account..in.labor.force....age.15... -0.12  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.30  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.96  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.86  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.44  
## Received.wages..into.a.financial.institution.account....age.15.. 0.77  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.31  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.24  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.53  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.31  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.55  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.35  
## Sent.domestic.remittances..using.an.account....age.15.. -0.28  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.28  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15.....  
## Mobile.money.account..rural.....age.15... -0.16  
## Mobile.money.account..in.labor.force....age.15... -0.16  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.84  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.82  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.79  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.93  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.85  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.73  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.42  
## Received.wages..into.a.financial.institution.account....age.15.. 0.61  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.22  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.22  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.53  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.22  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.31  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.02  
## Sent.domestic.remittances..using.an.account....age.15.. -0.15  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.14  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....  
## Mobile.money.account..rural.....age.15... -0.12  
## Mobile.money.account..in.labor.force....age.15... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.58  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.79  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.96  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.84  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.50  
## Received.wages..into.a.financial.institution.account....age.15.. 0.80  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.35  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.19  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.54  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.35  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.57  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.35  
## Sent.domestic.remittances..using.an.account....age.15.. -0.25  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.26  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.54  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15.....  
## Mobile.money.account..rural.....age.15... -0.21  
## Mobile.money.account..in.labor.force....age.15... -0.25  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.77  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.71  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.75  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.44  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.39  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.93  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.74  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.79  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.67  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.42  
## Received.wages..into.a.financial.institution.account....age.15.. 0.56  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.23  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.05  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.52  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.23  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.31  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.02  
## Sent.domestic.remittances..using.an.account....age.15.. -0.22  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.22  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15..  
## Mobile.money.account..rural.....age.15... -0.08  
## Mobile.money.account..in.labor.force....age.15... -0.08  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.99  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.60  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.97  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.37  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.85  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.96  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.79  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 1.00  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.84  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.52  
## Received.wages..into.a.financial.institution.account....age.15.. 0.77  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.25  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.22  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.51  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.25  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.53  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.28  
## Sent.domestic.remittances..using.an.account....age.15.. -0.25  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.25  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.47  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15..  
## Mobile.money.account..rural.....age.15... -0.11  
## Mobile.money.account..in.labor.force....age.15... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.85  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.84  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.87  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.83  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.41  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.86  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.25  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.86  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.73  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.84  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.67  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.84  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 1.00  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.48  
## Received.wages..into.a.financial.institution.account....age.15.. 0.76  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.39  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.23  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.44  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.39  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.54  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.40  
## Sent.domestic.remittances..using.an.account....age.15.. -0.33  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.34  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.44  
## Received.government.transfers.in.the.past.year..male.....age.15...  
## Mobile.money.account..rural.....age.15... -0.02  
## Mobile.money.account..in.labor.force....age.15... 0.00  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.52  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.51  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.49  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.46  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.49  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.51  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.44  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.42  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.42  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.52  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.48  
## Received.government.transfers.in.the.past.year..male.....age.15... 1.00  
## Received.wages..into.a.financial.institution.account....age.15.. 0.49  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.32  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.08  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.30  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.32  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.26  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.34  
## Sent.domestic.remittances..using.an.account....age.15.. -0.31  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.31  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.24  
## Received.wages..into.a.financial.institution.account....age.15..  
## Mobile.money.account..rural.....age.15... -0.03  
## Mobile.money.account..in.labor.force....age.15... 0.01  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.80  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.78  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.79  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.45  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.81  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.17  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.77  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.61  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.80  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.56  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.77  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.76  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.49  
## Received.wages..into.a.financial.institution.account....age.15.. 1.00  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.27  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.24  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.49  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.27  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.81  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.35  
## Sent.domestic.remittances..using.an.account....age.15.. -0.19  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.20  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.65  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15...  
## Mobile.money.account..rural.....age.15... -0.08  
## Mobile.money.account..in.labor.force....age.15... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.38  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.27  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.01  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.23  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.25  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.39  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.32  
## Received.wages..into.a.financial.institution.account....age.15.. -0.27  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 1.00  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... -0.15  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.42  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 1.00  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... -0.21  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.53  
## Sent.domestic.remittances..using.an.account....age.15.. 0.34  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 0.38  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... -0.22  
## Saved.at.a.financial.institution..primary.education.or.less...age.15...  
## Mobile.money.account..rural.....age.15... 0.25  
## Mobile.money.account..in.labor.force....age.15... 0.25  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.23  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.21  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.21  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.25  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.24  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.19  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.05  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.22  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.23  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.08  
## Received.wages..into.a.financial.institution.account....age.15.. 0.24  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.15  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 1.00  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.14  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.15  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.09  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.13  
## Sent.domestic.remittances..using.an.account....age.15.. -0.23  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.23  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.12  
## Received.wages.in.the.past.year..young.adults.....age.15.24..  
## Mobile.money.account..rural.....age.15... -0.04  
## Mobile.money.account..in.labor.force....age.15... -0.07  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.57  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.57  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.51  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.55  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.59  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.51  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.32  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.54  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.52  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.51  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.44  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.30  
## Received.wages..into.a.financial.institution.account....age.15.. 0.49  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.42  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.14  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 1.00  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.42  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.43  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.30  
## Sent.domestic.remittances..using.an.account....age.15.. -0.34  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.36  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.32  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1  
## Mobile.money.account..rural.....age.15... -0.08  
## Mobile.money.account..in.labor.force....age.15... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.38  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.27  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.01  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.23  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.25  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.39  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.32  
## Received.wages..into.a.financial.institution.account....age.15.. -0.27  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 1.00  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... -0.15  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.42  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 1.00  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... -0.21  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.53  
## Sent.domestic.remittances..using.an.account....age.15.. 0.34  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 0.38  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... -0.22  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15...  
## Mobile.money.account..rural.....age.15... 0.01  
## Mobile.money.account..in.labor.force....age.15... 0.05  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.55  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.19  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.55  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.57  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.53  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.54  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.26  
## Received.wages..into.a.financial.institution.account....age.15.. 0.81  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.21  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.09  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.43  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.21  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 1.00  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.33  
## Sent.domestic.remittances..using.an.account....age.15.. -0.22  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.23  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 0.72  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15..  
## Mobile.money.account..rural.....age.15... 0.18  
## Mobile.money.account..in.labor.force....age.15... 0.17  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.36  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.32  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.41  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.31  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.19  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.38  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.08  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.28  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.40  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.34  
## Received.wages..into.a.financial.institution.account....age.15.. -0.35  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 0.53  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... -0.13  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.30  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 0.53  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... -0.33  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 1.00  
## Sent.domestic.remittances..using.an.account....age.15.. 0.67  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 0.71  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... -0.31  
## Sent.domestic.remittances..using.an.account....age.15..  
## Mobile.money.account..rural.....age.15... -0.01  
## Mobile.money.account..in.labor.force....age.15... 0.04  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.29  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.24  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.27  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.15  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.25  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.25  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.33  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.31  
## Received.wages..into.a.financial.institution.account....age.15.. -0.19  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 0.34  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... -0.23  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.34  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 0.34  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... -0.22  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.67  
## Sent.domestic.remittances..using.an.account....age.15.. 1.00  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 1.00  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... -0.28  
## Sent.domestic.remittances..through.a.financial.institution....age.15..  
## Mobile.money.account..rural.....age.15... 0.01  
## Mobile.money.account..in.labor.force....age.15... 0.06  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. -0.29  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. -0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... -0.33  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... -0.24  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.09  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... -0.32  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... -0.28  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... -0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. -0.25  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. -0.34  
## Received.government.transfers.in.the.past.year..male.....age.15... -0.31  
## Received.wages..into.a.financial.institution.account....age.15.. -0.20  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... 0.38  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... -0.23  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. -0.36  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 0.38  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... -0.23  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. 0.71  
## Sent.domestic.remittances..using.an.account....age.15.. 1.00  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. 1.00  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... -0.28  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15...  
## Mobile.money.account..rural.....age.15... 0.17  
## Mobile.money.account..in.labor.force....age.15... 0.20  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 0.45  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 0.53  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.50  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... 0.12  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.54  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.22  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. 0.47  
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. 0.44  
## Received.government.transfers.in.the.past.year..male.....age.15... 0.24  
## Received.wages..into.a.financial.institution.account....age.15.. 0.65  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... -0.22  
## Saved.at.a.financial.institution..primary.education.or.less...age.15... 0.12  
## Received.wages.in.the.past.year..young.adults.....age.15.24.. 0.32  
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15....1 -0.22  
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... 0.72  
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. -0.31  
## Sent.domestic.remittances..using.an.account....age.15.. -0.28  
## Sent.domestic.remittances..through.a.financial.institution....age.15.. -0.28  
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... 1.00

##heat map   
col<- colorRampPalette(c("blue", "white", "red"))(20)  
heatmap(x = res, col = col, symm = TRUE,distfun = dist, main='Heatmap of independent variables for Target Variable')



library("PerformanceAnalytics")

## Loading required package: xts

## Loading required package: zoo

##   
## Attaching package: 'zoo'

## The following objects are masked from 'package:base':  
##   
## as.Date, as.Date.numeric

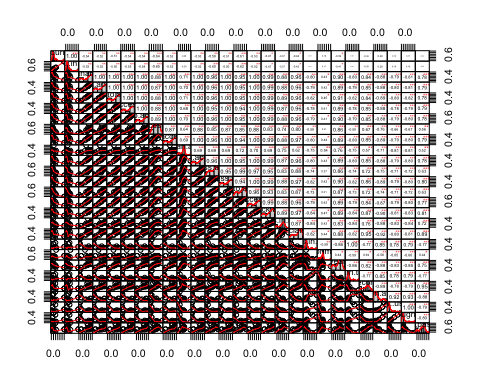
##   
## Attaching package: 'xts'

## The following objects are masked from 'package:dplyr':  
##   
## first, last

##   
## Attaching package: 'PerformanceAnalytics'

## The following object is masked from 'package:graphics':  
##   
## legend

chart.Correlation(res, histogram=TRUE, pch=19)



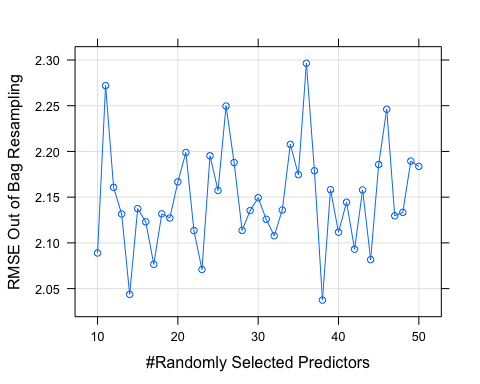
mf$finalModel

##   
## Call:  
## randomForest(x = x, y = y, mtry = param$mtry)   
## Type of random forest: regression  
## Number of trees: 500  
## No. of variables tried at each split: 26  
##   
## Mean of squared residuals: 4.493921  
## % Var explained: 97.74

mf$bestTune

## mtry  
## 29 38

plot(mf)



\*\* Low income economy ##1. subset the data ##2.Missing data Imputation - Median ##3. find important variables using Lasso regression

#subset and imputation   
df3= subset(df,df$X.4==2)  
preProcModel <- preProcess(df3, method = "medianImpute")  
DF3<-predict(preProcModel, df3)  
  
#finding imp varaibles  
library(glmnet)  
library(caret)  
library(psych)

##   
## Attaching package: 'psych'

## The following object is masked from 'package:randomForest':  
##   
## outlier

## The following objects are masked from 'package:ggplot2':  
##   
## %+%, alpha

which( colnames(DF3)=="Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..")

## [1] 654

set.seed(2019)  
X=data.matrix(DF3[,-654])  
Y=as.vector(DF3$Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..)  
cvfit1 = cv.glmnet(X, Y)

## Warning: Option grouped=FALSE enforced in cv.glmnet, since < 3 observations  
## per fold

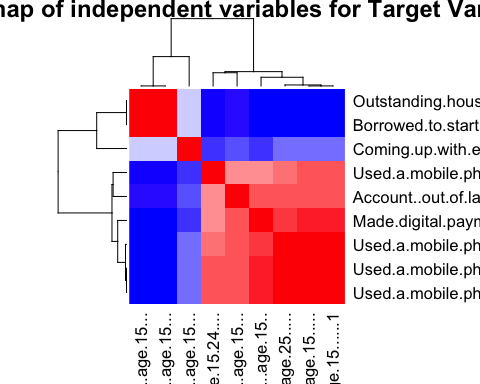
coef(cvfit1, s = "lambda.min")

## 779 x 1 sparse Matrix of class "dgCMatrix"  
## 1  
## (Intercept) 2.3391874701  
## X .   
## X.3 .   
## X.4 .   
## Account....age.15.. .   
## Account..male....age.15.. .   
## Account..in.labor.force....age.15... .   
## Account..out.of.labor.force....age.15... 0.0198969547  
## Account..female....age.15.. .   
## Account..young.adults....ages.15.24. .   
## Account..older.adults....ages.25.. .   
## Account..primary.education.or.less....ages.15... .   
## Account..secondary.education.or.more....ages.15... .   
## Account..income..poorest.40.....ages.15.. .   
## Account..income..richest.60.....ages.15... .   
## Account..rural....age.15... .   
## Financial.institution.account....age.15.. .   
## Financial.institution.account.male...age.15... .   
## Financial.institution.account..in.labor.force...age.15... .   
## Financial.institution.account..out.of.labor.force....age.15... .   
## Financial.institution.account.female...age.15... .   
## Financial.institution.account.young.adults...age.15.24.. .   
## Financial.institution.account..older.adults...age.25... .   
## Financial.institution.account..primary.education.or.less...age.15... .   
## Financial.institution.account..seconday.education.or.more...age.15... .   
## Financial.institution.account.income.poorest.40.....age.15... .   
## Financial.institution.account.income.richest.60.....age.15... .   
## Financial.institution.account..rural...age.15... .   
## Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15... .   
## No.account.because.financial.services.are.too.expensive....age.15.. .   
## No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.necessary.documentation....age.15.. .   
## No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.trust.in.financial.institutions....age.15.. .   
## No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15... .   
## No.account.because.of.religious.reasons....age.15.. .   
## No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15... .   
## No.account.because.of.insufficient.funds....age.15.. .   
## No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15... .   
## No.account.because.someone.in.the.family.has.an.account....age.15.. .   
## No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15... .   
## No.account.because.of.no.need.for.financial.services.ONLY....age.15.. .   
## No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15... .   
## Used.the.internet.to.pay.bills.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...female...age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Paid.online.for.internet.purchase....internet.purchasers..age.15.. .   
## Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Saved.for.old.age....age.15.. .   
## Saved.for.old.age..male....age.15... .   
## Saved.for.old.age..in.labor.force....age.15... .   
## Saved.for.old.age..out.of.labor.force....age.15... .   
## Saved.for.old.age..female....age.15... .   
## Saved.for.old.age..young.adults.....age.15.24.. .   
## Saved.for.old.age.older.adults....age.25... .   
## Saved.for.old.age..primary.education.or.less....age.15... .   
## Saved.for.old.age..secondary.education.or.more....age.15... .   
## Saved.for.old.age..income..poorest.40.....age.15... .   
## Saved.for.old.age..income..richest.60.....age.15... .   
## Saved.for.old.age..rural....age.15... .   
## Saved.at.a.financial.institution....age.15.. .   
## Saved.at.a.financial.institution..male....age.15... .   
## Saved.at.a.financial.institution..in.labor.force....age.15... .   
## Saved.at.a.financial.institution...out.of.labor.force....age.15... .   
## Saved.at.a.financial.institution..female....age.15... .   
## Saved.at.a.financial.institution..young.adults....age.15.24.. .   
## Saved.at.a.financial.institution..older.adults....age.25... .   
## Saved.at.a.financial.institution..primary.education.or.less...age.15... .   
## Saved.at.a.financial.institution..secondary.education.or.more....age.15... .   
## Saved.at.a.financial.institution..income..poorest.40.....age.15... .   
## Saved.at.a.financial.institution..income..richest.60......age.15... .   
## Saved.at.a.financial.institution..rural.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family....age.15.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..male....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family...in.labor.force...age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..out.of.labor.force....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..female....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..young.adults....age.15.24.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..older.adults....age.25... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..primary.education.or.less....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..secondary.education.or.more....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..poorest.40....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..richest.60.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..rural....age.15... .   
## Saved.for.education.or.school.fees....age.15.. .   
## Saved.for.education.or.school.fees..male....age.15... .   
## Saved.for.education.or.school.fees..in.labor.force....age.15... .   
## Saved.for.education.or.school.fees..out.of.labor.force....age.15... .   
## Saved.for.education.or.school.fees..female.....age.15... .   
## Saved.for.education.or.school.fees...young.adults....age.15.24.. .   
## Saved.for.education.or.school.fees...older.adults....age.25... .   
## Saved.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Saved.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Saved.for.education.or.school.fees..income..poorest.40....age.15... .   
## Saved.for.education.or.school.fees..income..richest.60.....age.15... .   
## Saved.for.education.or.school.fees..rural.....age.15... .   
## Saved.any.money.in.the.past.year....age.15.. .   
## Saved.any.money.in.the.past.year..male.....age.15... .   
## Saved.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Saved.any.money.in.the.past.year..out.of.labor.force....age.15... .   
## Saved.any.money.in.the.past.year..female.....age.15... .   
## Saved.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Saved.any.money.in.the.past.year..older.adults.....age.25... .   
## Saved.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Saved.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Saved.any.money.in.the.past.year..income..poorest.40....age.15... .   
## Saved.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Saved.any.money.in.the.past.year..rural.....age.15... .   
## Outstanding.housing.loan....age.15.. .   
## Outstanding.housing.loan..male.....age.15... .   
## Outstanding.housing.loan..in.labor.force....age.15... .   
## Outstanding.housing.loan..out.of.labor.force....age.15... .   
## Outstanding.housing.loan..female....age.15... .   
## Outstanding.housing.loan..young.adults....age.15.24.. .   
## Outstanding.housing.loan..older.adults....age.25... .   
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.0634074752  
## Outstanding.housing.loan..secondary.education.or.more...age.15... .   
## Outstanding.housing.loan..income..poorest.40.....age.15... .   
## Outstanding.housing.loan..income..richest.60.....age.15... .   
## Outstanding.housing.loan..rural.....age.15... .   
## Debit.card.ownership....age.15.. .   
## Debit.card.ownership..male.....age.15... .   
## Debit.card.ownership..in.labor.force....age.15... .   
## Debit.card.ownership..out.of.labor.force....age.15... .   
## Debit.card.ownership..female....age.15... .   
## Debit.card.ownership..young.adults....age.15.24.. .   
## Debit.card.ownership..older.adults....age.25... .   
## Debit.card.ownership..primary.education.or.less....age.15... .   
## Debit.card.ownership..secondary.education.or.more....age.15... .   
## Debit.card.ownership..income..poorest.40.....age.15... .   
## Debit.card.ownership..income..richest.60.....age.15... .   
## Debit.card.ownership..rural....age.15... .   
## Borrowed.for.health.or.medical.purposes....age.15.. .   
## Borrowed.for.health.or.medical.purposes..male.....age.15... .   
## Borrowed.for.health.or.medical.purposes...in.labor.force.....age.15... .   
## Borrowed.for.health.or.medical.purposes..out.of.labor.force....age.15... .   
## Borrowed.for.health.or.medical.purposes..female.....age.15... .   
## Borrowed.for.health.or.medical.purposes..young.adults....age.15.24.. .   
## Borrowed.for.health.or.medical.purposes..older.adults....age.25... .   
## Borrowed.for.health.or.medical.purposes..primary.education.or.less....age.15... .   
## Borrowed.for.health.or.medical.purposes..secondary.education.or.more.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..poorest.40.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..richest.60......age.15... .   
## Borrowed.for.health.or.medical.purposes..rural.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..in.labor.force.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..young.adults.....age.15.24.. .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.0001389815  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.more....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..poorest.40......age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit....age.15.. .   
## Borrowed.from.a.store.by.buying.on.credit..male....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..in.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..out.of.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..female....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..young.adults....age.15.24.. .   
## Borrowed.from.a.store.by.buying.on.credit..older.adults....age.25... .   
## Borrowed.from.a.store.by.buying.on.credit..primary.education.or.less....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..secondary.education.or.more....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..poorest.40......age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..richest.60.....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..rural.....age.15... .   
## Borrowed.for.education.or.school.fees....age.15.. .   
## Borrowed.for.education.or.school.fees..male.....age.15... .   
## Borrowed.for.education.or.school.fees..in.labor.force.....age.15... .   
## Borrowed.for.education.or.school.fees...out.of.labor.force....age.15... .   
## Borrowed.for.education.or.school.fees..female.....age.15... .   
## Borrowed.for.education.or.school.fees..young.adults.....age.15.24.. .   
## Borrowed.for.education.or.school.fees..older.adults.....age.25... .   
## Borrowed.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Borrowed.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Borrowed.for.education.or.school.fees..income..poorest.40.....age.15... .   
## Borrowed.for.education.or.school.fees..income..richest.60.....age.15... .   
## Borrowed.for.education.or.school.fees..rural.....age.15... .   
## Borrowed.from.a.financial.institution....age.15.. .   
## Borrowed.from.a.financial.institution..male....age.15... .   
## Borrowed.from.a.financial.institution..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..female....age.15... .   
## Borrowed.from.a.financial.institution..young.adults.....age.15.24.. .   
## Borrowed.from.a.financial.institution..older.adults.....age.25... .   
## Borrowed.from.a.financial.institution..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution..rural....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card....age.15.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..male....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..female....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..young.adults....age.15.24.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..older.adults....age.25... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..rural....age.15... .   
## Borrowed.from.family.or.friends....age.15.. .   
## Borrowed.from.family.or.friends..male.....age.15... .   
## Borrowed.from.family.or.friends..in.labor.force.....age.15... .   
## Borrowed.from.family.or.friends..out.of.labor.force....age.15... .   
## Borrowed.from.family.or.friends..female....age.15... .   
## Borrowed.from.family.or.friends..young.adults....age.15.24.. .   
## Borrowed.from.family.or.friends..older.adults.....age.25... .   
## Borrowed.from.family.or.friends..primary.education.or.less....age.15... .   
## Borrowed.from.family.or.friends..secondary.education.or.more....age.15... .   
## Borrowed.from.family.or.friends..income..poorest.40......age.15... .   
## Borrowed.from.family.or.friends..income..richest.60......age.15... .   
## Borrowed.from.family.or.friends..rural....age.15... .   
## Borrowed.from.a.savings.club....age.15.. .   
## Borrowed.from.a.savings.club..male.....age.15... .   
## Borrowed.from.a.savings.club..in.labor.force....age.15... .   
## Borrowed.from.a.savings.club..out.of.labor.force....age.15... .   
## Borrowed.from.a.savings.club..female....age.15... .   
## Borrowed.from.a.savings.club..young.adults....age.15.24.. .   
## Borrowed.from.a.savings.club..older.adults.....age.25... .   
## Borrowed.from.a.savings.club..primary.education.or.less....age.15... .   
## Borrowed.from.a.savings.club..secondary.education.or.more....age.15... .   
## Borrowed.from.a.savings.club..income..poorest.40.....age.15... .   
## Borrowed.from.a.savings.club..income..richest.60.....age.15... .   
## Borrowed.from.a.savings.club..rural.....age.15... .   
## Borrowed.any.money.in.the.past.year....age.15.. .   
## Borrowed.any.money.in.the.past.year..male.....age.15... .   
## Borrowed.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..out.of.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..female....age.15... .   
## Borrowed.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Borrowed.any.money.in.the.past.year..older.adults.....age.25... .   
## Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Borrowed.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Borrowed.any.money.in.the.past.year..income..poorest.40.....age.15... .   
## Borrowed.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Borrowed.any.money.in.the.past.year..rural.....age.15... .   
## Coming.up.with.emergency.funds..possible....age.15.. .   
## Coming.up.with.emergency.funds..possible..male....age.15... .   
## Coming.up.with.emergency.funds..possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..possible..out.of.labor.force...age.15... .   
## Coming.up.with.emergency.funds..possible..female....age.15... .   
## Coming.up.with.emergency.funds..possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..possible..rural....age.15... .   
## Coming.up.with.emergency.funds..not.possible....age.15.. .   
## Coming.up.with.emergency.funds..not.possible..male....age.15... .   
## Coming.up.with.emergency.funds..not.possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..out.of.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..female.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..not.possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..not.possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..not.possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.0020884523  
## Coming.up.with.emergency.funds..not.possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..rural....age.15... .   
## Main.source.of.emergency.funds..savings....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..savings..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..savings..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..family.or.friends....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..male.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..female.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..young.adults.....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..family.or.friends..older.adults.....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..family.or.friends..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..poorest.40....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..rural....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..money.from.working....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..money.from.working..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..money.from.working..primary.education.or.less.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..poorest.40....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets...male....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..female.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..sale.of.assets..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..sale.of.assets..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..other....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..male....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..female....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..young.adults....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..other..older.adults....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..other..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..poorest.40.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..rural....able.to.raise.funds..age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..male....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..in.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..female....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.or.received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..richest.60......age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..rural.....age.15... .   
## Received.domestic.remittances.in.the.past.year....age.15.. .   
## Received.domestic.remittances.in.the.past.year..male.....age.15... .   
## Received.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..out.of.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..female....age.15... .   
## Received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..richest.60.....age.15... .   
## Received.domestic.remittances.in.the.past.year..rural....age.15... .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..using.an.account....age.15.. .   
## Sent.or.received.domestic.remittances..using.an.account....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....senders.and.recipients..age.15... .   
## Received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Received.domestic.remittances..through.a.financial.institution....recipients..age.15... .   
## Received.domestic.remittances..using.an.account....age.15.. .   
## Received.domestic.remittances..using.an.account....recipients..age.15... .   
## Received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Received.domestic.remittances..through.a.mobile.phone....recipients..age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....recipients..age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....recipients..age.15... .   
## Received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Received.domestic.remittances..through.an.over.the.counter.service....recipients..age.15... .   
## Sent.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..male....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Sent.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.domestic.remittances.in.the.past.year..female.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..young.adults.....age.15.24. .   
## Sent.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.domestic.remittances.in.the.past.year..primary.education.or.less....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..poorest.40......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..richest.60......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..rural.....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....senders..age.15... .   
## Sent.domestic.remittances..using.an.account....age.15.. .   
## Sent.domestic.remittances..using.an.account....senders..age.15... .   
## Sent.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.domestic.remittances..through.a.mobile.phone....senders..age.15... .   
## Sent.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.domestic.remittances..in.person.and.in.cash.only....senders..age.15... .   
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.domestic.remittances..through.a.money.transfer.service....senders..age.15... .   
## Sent.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.domestic.remittances..through.an.over.the.counter.service....senders..age.15... .   
## Paid.utility.bills.in.the.past.year....age.15.. .   
## Paid.utility.bills.in.the.past.year..male....age.15... .   
## Paid.utility.bills.in.the.past.year..in.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..out.of.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..female....age.15... .   
## Paid.utility.bills.in.the.past.year..young.adults....age.15.24.. .   
## Paid.utility.bills.in.the.past.year..older.adults.....age.25... .   
## Paid.utility.bills.in.the.past.year..primary.education.or.less....age.15... .   
## Paid.utility.bills.in.the.past.year..secondary.education.or.more.....age.15... .   
## Paid.utility.bills.in.the.past.year..income..poorest.40......age.15... .   
## Paid.utility.bills.in.the.past.year..income..richest.60......age.15... .   
## Paid.utility.bills.in.the.past.year...rural....age.15... .   
## Paid.utility.bills..using.a.financial.institution.account....age.15.. .   
## Paid.utility.bills..using.a.financial.institution.account....paying.utility.bills..age.15... .   
## Paid.utility.bills..using.an.account....age.15.. .   
## Paid.utility.bills..using.an.account....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.cash.only....age.15.. .   
## Paid.utility.bills..using.cash.only....paying.utility.bills..age.15... .   
## Received.wages.in.the.past.year....age.15.. .   
## Received.wages.in.the.past.year..male....age.15... .   
## Received.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.wages.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.wages.in.the.past.year..female....age.15... .   
## Received.wages.in.the.past.year..young.adults.....age.15.24.. .   
## Received.wages.in.the.past.year..older.adults....age.25... .   
## Received.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.wages.in.the.past.year..income..poorest.40......age.15... .   
## Received.wages.in.the.past.year..income..richest.60......age.15... .   
## Received.wages.in.the.past.year..rural.....age.15... .   
## Paid.school.fees.in.the.past.year....age.15.. .   
## Paid.school.fees.in.the.past.year..male....age.15.. .   
## Paid.school.fees.in.the.past.year..in.labor.force....age.15.. .   
## Paid.school.fees.in.the.past.year..out.of.labor.force.....age.15.. .   
## Paid.school.fees.in.the.past.year..female.....age.15.. .   
## Paid.school.fees.in.the.past.year..young.adults.....age.15.24. .   
## Paid.school.fees.in.the.past.year..older.adults....age.25.. .   
## Paid.school.fees.in.the.past.year..primary.education.or.less....age.15.. .   
## Paid.school.fees.in.the.past.year.secondary.education.or.more....age.15.. .   
## Paid.school.fees.in.the.past.year..income..poorest.40......age.15.. .   
## Paid.school.fees.in.the.past.year..income..richest.60.....age.15.. .   
## Paid.school.fees.in.the.past.year..rural.....age.15.. .   
## Received.private.sector.wages.in.the.past.year....age.15.. .   
## Received.private.sector.wages.in.the.past.year..male....age.15... .   
## Received.private.sector.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..female....age.15... .   
## Received.private.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.private.sector.wages.in.the.past.year..older.adults....age.25... .   
## Received.private.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.private.sector.wages.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... .   
## Received.private.sector.wages.in.the.past.year..rural.....age.15... .   
## Received.public.sector.wages.in.the.past.year....age.15.. .   
## Received.public.sector.wages.in.the.past.year..male....age.15... .   
## Received.public.sector.wages.in.the.past.year..in.labor.force.....age.15... .   
## Received.public.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.public.sector.wages.in.the.past.year..female....age.15... .   
## Received.public.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.public.sector.wages.in.the.past.year..older.adults.....age.25... .   
## Received.public.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.public.sector.wages.in.the.past.year..secondary.education.or.more...age.15... .   
## Received.public.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.public.sector.wages.in.the.past.year..income..richest.60.....age.15... .   
## Received.public.sector.wages.in.the.past.year..rural....age.15... .   
## Paid.school.fees..using.cash.only....age.15.. .   
## Paid.school.fees..using.cash.only....paying.school.fees..age.15... .   
## Received.wages..into.a.financial.institution.account....age.15.. .   
## Received.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.wages..into.an.account....age.15.. .   
## Received.wages..into.an.account....wage.recipients..age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.private.sector.wages..into.an.account....age.15.. .   
## Received.private.sector.wages..into.an.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.public.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.an.account....age.15.. .   
## Received.public.sector.wages..into.an.account....wage.recipients..age.15... .   
## Paid.school.fees..using.a.financial.institution.account....age.15.. .   
## Paid.school.fees..using.a.financial.institution.account....paying.school.fees..age.15... .   
## Paid.school.fees..using.an.account....age.15.. .   
## Paid.school.fees..using.an.account....paying.school.fees..age.15... .   
## Received.wages..through.a.mobile.phone....age.15.. .   
## Received.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.private.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.private.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.public.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.public.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Paid.school.fees..using.a.mobile.phone....age.15.. .   
## Paid.school.fees..using.a.mobile.phone....paying.school.fees..age.15... .   
## Received.wages..in.cash.only....age.15.. .   
## Received.wages..in.cash.only....wage.recipients..age.15.. .   
## Received.private.sector.wages..in.cash.only....age.15.. .   
## Received.private.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.public.sector.wages..in.cash.only....age.15.. .   
## Received.public.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.government.transfers.in.the.past.year....age.15.. .   
## Received.government.transfers.in.the.past.year..male.....age.15... .   
## Received.government.transfers.in.the.past.year..in.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..female....age.15... .   
## Received.government.transfers.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.transfers.in.the.past.year..older.adults....age.25... .   
## Received.government.transfers.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.transfers.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.government.transfers.in.the.past.year..income..poorest.40......age.15... .   
## Received.government.transfers.in.the.past.year..income.richest.60.....age.15... .   
## Received.government.transfers.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.a.financial.institution.account....age.15.. .   
## Received.a.public.sector.pension..into.a.financial.institution.account....pension.recipients..age.15... .   
## Received.a.public.sector.pension..in.cash.only....age.15.. .   
## Received.a.public.sector.pension..in.cash.only....pension.recipients..age.15... .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....age.15.. .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....receiving.pension.into.an.account..age.15... .   
## Received.a.public.sector.pension.in.the.past.year....age.15.. .   
## Received.a.public.sector.pension.in.the.past.year..male.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..in.labor.force....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..female....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..young.adults....age.15.24.. .   
## Received.a.public.sector.pension.in.the.past.year..older.adults....age.25... .   
## Received.a.public.sector.pension.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..poorest.40....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..riches.60.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.an.account....age.15.. .   
## Received.a.public.sector.pension..into.an.account....pension.recipients..age.15... .   
## Received.government.transfers..into.a.financial.institution.account....age.15.. .   
## Received.government.transfers..into.a.financial.institution.account....transfer.recipients..age.15... .   
## Received.government.transfers..into.an.account....age.15.. .   
## Received.government.transfers..into.an.account....transfer.recipients..age.15... .   
## Received.a.public.sector.pension..through.a.mobile.phone....age.15.. .   
## Received.a.public.sector.pension..through.a.mobile.phone....pension.recipients..age.15... .   
## Received.government.transfers..through.a.mobile.phone....age.15.. .   
## Received.government.transfers..through.a.mobile.phone....transfer.recipients..age.15.. .   
## Received.government.transfers..in.cash.only....age.15.. .   
## Received.government.transfers..in.cash.only....transfer.recipients..age.15... .   
## Debit.card.used.to.make.a.purchase.in.the.past.year....age.15.. .   
## Used.a.debit.or.credit.card.to.make.a.purchase.in.the.past.year....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....receiving.transfers.into.an.account..age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year....age.15.. .   
## Received.payments.for.agricultural.products.in.the.past.year..male....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..in.labor.force....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..female....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..young.adults....age.15.24.. .   
## Received.payments.for.agricultural.products.in.the.past.year..older.adults.....age.25... .   
## Received.payments.for.agricultural.products.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..poorest.40.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..rural.....age.15... .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....age.15.. .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..in.cash.only....age.15.. .   
## Received.payments.for.agricultural.products..in.cash.only....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....age.15.. .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....receiving.payments.into.an.account..age.15... .   
## Received.payments.from.self.employment.in.the.past.year....age.15.. .   
## Received.payments.from.self.employment.in.the.past.year..male....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..in.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..female.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..young.adults.....age.15.24.. .   
## Received.payments.from.self.employment.in.the.past.year..older.adults.....age.25... .   
## Received.payments.from.self.employment.in.the.past.year..primary.education.or.less....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..poorest.40......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..rural.....age.15... .   
## Received.payments.from.self.employment..into.a.financial.institution.account....age.15.. .   
## Received.payments.from.self.employment..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..into.an.account....age.15.. .   
## Received.payments.from.self.employment..into.an.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..in.cash.only....age.15.. .   
## Received.payments.from.self.employment..in.cash.only....payment.recipients..age.15.. .   
## Has.a.national.identity.card....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.0144861819  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.3997657479  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.3431914009  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..male....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..in.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..out.of.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..female....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..young.adults.....age.15.24. .   
## Outstanding.loan.for.a.funeral.or.wedding..older.adults.....age.25.. .   
## Outstanding.loan.for.a.funeral.or.wedding..primary.education.or.less.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..secondary.education.or.more....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..poorest.40......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..richest.60......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..rural.....age.15.. .   
## Used.checks.to.make.payments.in.the.past.year....age.15.. .   
## Credit.card.ownership....age.15.. .   
## Credit.card.ownership..male....age.15... .   
## Credit.card.ownership..in.labor.force.....age.15... .   
## Credit.card.ownership..out.of.labor.force.....age.15... .   
## Credit.card.ownership..female.....age.15... .   
## Credit.card.ownership..young.adults.....age.15.24.. .   
## Credit.card.ownership..older.adults.....age.25... .   
## Credit.card.ownership..primary.education.or.less.....age.15... .   
## Credit.card.ownership..secondary.education.or.more.....age.15... .   
## Credit.card.ownership..income..poorest.40......age.15... .   
## Credit.card.ownership..income..richest.60.....age.15... .   
## Credit.card.ownership..rural.....age.15... .   
## Credit.card.used.in.the.past.year....age.15.. .   
## Deposit.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.a.financial.institution.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..male.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..in.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..out.of.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..female....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..young.adults.....age.15.24.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..older.adults....age.25... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..primary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..secondary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..poorest.40.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15... .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.an.account..age.15.. .   
## Received.government.payments..into.a.financial.institution.account....age.15.. .   
## Received.government.payments..into.a.financial.institution.account....payment.recipients..age.15... .   
## Received.government.payments..through.a.mobile.phone....age.15.. .   
## Received.government.payments..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.government.payments..in.cash.only....age.15.. .   
## Received.government.payments..in.cash.only....payment.recipients..age.15... .   
## Received.government.payments..into.an.account....age.15.. .   
## Received.government.payments..into.an.account....payment.recipients..age.15... .   
## Received.government.payments..first.account.opened.to.receive.government.payments....age.15.. .   
## Received.government.payments..first.account.opened.to.receive.government.payments....receiving.payments.into.an.account..age.15... .   
## Received.government.payments.in.the.past.year....age.15.. .   
## Received.government.payments.in.the.past.year..male....age.15... .   
## Received.government.payments.in.the.past.year..in.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..out.of.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..female....age.15... .   
## Received.government.payments.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.payments.in.the.past.year..older.adults....age.25... .   
## Received.government.payments.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.payments.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.government.payments.in.the.past.year..income..poorest.40.....age.15... .   
## Received.government.payments.in.the.past.year..income..richest.60......age.15... .   
## Received.government.payments.in.the.past.year..rural.....age.15... .   
## Made.or.received.digital.payments.in.the.past.year....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..in.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.or.received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.or.received.digital.payments.in.the.past.year..primary.education.or.less....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..secondary.education.or.more....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..richest.60.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..rural.....age.15.. .   
## Made.digital.payments.in.the.past.year....age.15.. .   
## Made.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Made.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.0381851556  
## Made.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Made.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Made.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Made.digital.payments.in.the.past.year..rural.....age.15.. .   
## Received.digital.payments.in.the.past.year....age.15.. .   
## Received.digital.payments.in.the.past.year..male....age.15.. .   
## Received.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..out.of.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..female.....age.15.. .   
## Received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Received.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Received.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Received.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Received.digital.payments.in.the.past.year..rural....age.15.. .   
## Mobile.money.account....age.15.. .   
## Mobile.money.account..male.....age.15... .   
## Mobile.money.account..in.labor.force....age.15... .   
## Mobile.money.account..out.of.labor.force....age.15... .   
## Mobile.money.account..female....age.15... .   
## Mobile.money.account..young.adults.....age.15.24.. .   
## Mobile.money.account..older.adults....age.25... .   
## Mobile.money.account..primary.education.or.less....age.15... .   
## Mobile.money.account..secondary.education.or.less....age.15... .   
## Mobile.money.account..income..poorest.40.....age.15... .   
## Mobile.money.account..income..richest.60......age.15... .   
## Mobile.money.account..rural.....age.15... .

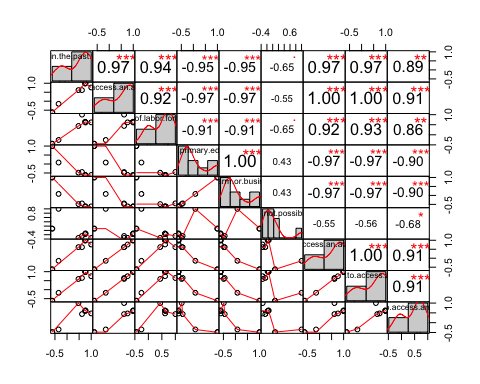
###imp variables  
#Made.digital.payments.in.the.past.year..female.....age.15.. =0.038185155  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....   
#Account..out.of.labor.force....age.15... 0.0198969547  
#Outstanding.housing.loan..primary.education.or.less....age.15... -0.0634074752  
#Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.0001389815  
#Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.0020884523  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.3431914009  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.3997657479  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.0144861819  
index2<-c("Made.digital.payments.in.the.past.year..female.....age.15..","Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....","Account..out.of.labor.force....age.15...","Outstanding.housing.loan..primary.education.or.less....age.15...","Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15...","Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15...","Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....","Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....","Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24...." )  
model2var <- DF3[index2]  
res <- cor(model2var)  
round(res, 2)

## Made.digital.payments.in.the.past.year..female.....age.15..  
## Made.digital.payments.in.the.past.year..female.....age.15.. 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.76  
## Account..out.of.labor.force....age.15... 0.62  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.61  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.61  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 0.76  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.75  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....  
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.76  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 1.00  
## Account..out.of.labor.force....age.15... 0.62  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.62  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.62  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.62  
## Account..out.of.labor.force....age.15...  
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.62  
## Account..out.of.labor.force....age.15... 1.00  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.44  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.44  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.26  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.65  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.44  
## Outstanding.housing.loan..primary.education.or.less....age.15...  
## Made.digital.payments.in.the.past.year..female.....age.15.. -0.61  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.62  
## Account..out.of.labor.force....age.15... -0.44  
## Outstanding.housing.loan..primary.education.or.less....age.15... 1.00  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... 1.00  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... 0.08  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 -0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.48  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15...  
## Made.digital.payments.in.the.past.year..female.....age.15.. -0.61  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.62  
## Account..out.of.labor.force....age.15... -0.44  
## Outstanding.housing.loan..primary.education.or.less....age.15... 1.00  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... 1.00  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... 0.08  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 -0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.48  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15...  
## Made.digital.payments.in.the.past.year..female.....age.15.. -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... -0.14  
## Account..out.of.labor.force....age.15... -0.26  
## Outstanding.housing.loan..primary.education.or.less....age.15... 0.08  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... 0.08  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... -0.17  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1  
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.76  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 1.00  
## Account..out.of.labor.force....age.15... 0.62  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.62  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.62  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.14  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....  
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.75  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.98  
## Account..out.of.labor.force....age.15... 0.65  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.62  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.62  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.17  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 0.98  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 1.00  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 0.59  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24....  
## Made.digital.payments.in.the.past.year..female.....age.15.. 0.47  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... 0.62  
## Account..out.of.labor.force....age.15... 0.44  
## Outstanding.housing.loan..primary.education.or.less....age.15... -0.48  
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... -0.48  
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... -0.35  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15......1 0.62  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.59  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 1.00

##heat map   
col<- colorRampPalette(c("blue", "white", "red"))(20)  
heatmap(x = res, col = col, symm = TRUE,distfun = dist, main='Heatmap of independent variables for Target Variable')



library("PerformanceAnalytics")  
chart.Correlation(res, histogram=TRUE, pch=19)

 ##4.Random forest regression model2 :

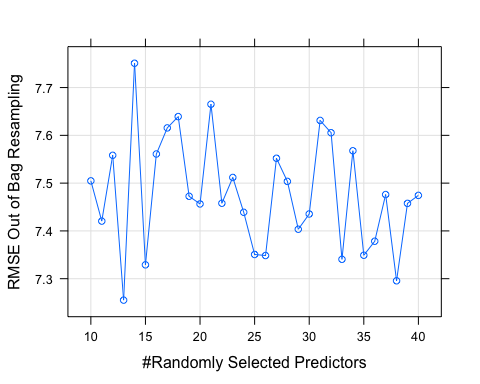
#data partition   
library(caTools)  
set.seed(2019)  
split = sample.split(DF3$Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15..,SplitRatio = 0.8)  
training\_set2 = subset(DF3, split == TRUE)  
test\_set2 = subset(DF3, split == FALSE)  
#random forest regression   
library(randomForest)  
rf <- train(Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15.. ~ Made.digital.payments.in.the.past.year..female.....age.15..+Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... +  
 Account..out.of.labor.force....age.15...+Outstanding.housing.loan..primary.education.or.less....age.15...+  
 +Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15...+  
 Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15.....+Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25.....  
 ,data = training\_set2, method = 'rf', trControl = trainControl(method = 'oob'),  
 tuneGrid = expand.grid(mtry =10:40))

## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range

pred2<-predict(rf,test\_set2)  
rf

## Random Forest   
##   
## 19 samples  
## 6 predictor  
##   
## No pre-processing  
## Resampling results across tuning parameters:  
##   
## mtry RMSE Rsquared   
## 10 7.504765 0.7003028  
## 11 7.420510 0.7069943  
## 12 7.558200 0.6960198  
## 13 7.255158 0.7199069  
## 14 7.750846 0.6803264  
## 15 7.329008 0.7141759  
## 16 7.560952 0.6957984  
## 17 7.615560 0.6913884  
## 18 7.639252 0.6894653  
## 19 7.472491 0.7028749  
## 20 7.456437 0.7041502  
## 21 7.665031 0.6873659  
## 22 7.457890 0.7040349  
## 23 7.511861 0.6997357  
## 24 7.438945 0.7055367  
## 25 7.350677 0.7124832  
## 26 7.348501 0.7126534  
## 27 7.551999 0.6965184  
## 28 7.503672 0.7003901  
## 29 7.403496 0.7083364  
## 30 7.435450 0.7058133  
## 31 7.631216 0.6901183  
## 32 7.605473 0.6922054  
## 33 7.340601 0.7132709  
## 34 7.567744 0.6952516  
## 35 7.349047 0.7126107  
## 36 7.378388 0.7103113  
## 37 7.476099 0.7025879  
## 38 7.295651 0.7167717  
## 39 7.457630 0.7040555  
## 40 7.474389 0.7027239  
##   
## RMSE was used to select the optimal model using the smallest value.  
## The final value used for the model was mtry = 13.

plot(rf)



rf$bestTune

## mtry  
## 4 13

rf$finalModel

##   
## Call:  
## randomForest(x = x, y = y, mtry = param$mtry)   
## Type of random forest: regression  
## Number of trees: 500  
## No. of variables tried at each split: 6  
##   
## Mean of squared residuals: 53.51921  
## % Var explained: 71.52

\*\* lower middle income economy  
##1. subset the data ##2.Missing data Imputation - Median ##3. find important variables using Lasso regression

#subset data   
df4= subset(df,df$X.4==3)  
preProcModel <- preProcess(df4, method = "medianImpute")  
DF4<-predict(preProcModel, df4)  
#finding best vairables   
library(glmnet)  
library(caret)  
library(psych)  
which( colnames(DF4)=="Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..")

## [1] 654

set.seed(2019)  
X=data.matrix(DF4[,-654])  
Y=as.vector(DF4$Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..)  
cvfit2 = cv.glmnet(X, Y)  
coef(cvfit2, s = "lambda.min")

## 779 x 1 sparse Matrix of class "dgCMatrix"  
## 1  
## (Intercept) 16.68414370  
## X .   
## X.3 .   
## X.4 .   
## Account....age.15.. .   
## Account..male....age.15.. .   
## Account..in.labor.force....age.15... .   
## Account..out.of.labor.force....age.15... .   
## Account..female....age.15.. .   
## Account..young.adults....ages.15.24. .   
## Account..older.adults....ages.25.. .   
## Account..primary.education.or.less....ages.15... .   
## Account..secondary.education.or.more....ages.15... .   
## Account..income..poorest.40.....ages.15.. .   
## Account..income..richest.60.....ages.15... .   
## Account..rural....age.15... .   
## Financial.institution.account....age.15.. .   
## Financial.institution.account.male...age.15... .   
## Financial.institution.account..in.labor.force...age.15... .   
## Financial.institution.account..out.of.labor.force....age.15... .   
## Financial.institution.account.female...age.15... .   
## Financial.institution.account.young.adults...age.15.24.. .   
## Financial.institution.account..older.adults...age.25... .   
## Financial.institution.account..primary.education.or.less...age.15... .   
## Financial.institution.account..seconday.education.or.more...age.15... .   
## Financial.institution.account.income.poorest.40.....age.15... .   
## Financial.institution.account.income.richest.60.....age.15... .   
## Financial.institution.account..rural...age.15... .   
## Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15... .   
## No.account.because.financial.services.are.too.expensive....age.15.. .   
## No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.necessary.documentation....age.15.. -0.14117774  
## No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.trust.in.financial.institutions....age.15.. .   
## No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15... .   
## No.account.because.of.religious.reasons....age.15.. .   
## No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15... .   
## No.account.because.of.insufficient.funds....age.15.. .   
## No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15... .   
## No.account.because.someone.in.the.family.has.an.account....age.15.. .   
## No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15... .   
## No.account.because.of.no.need.for.financial.services.ONLY....age.15.. .   
## No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15... .   
## Used.the.internet.to.pay.bills.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...female...age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Paid.online.for.internet.purchase....internet.purchasers..age.15.. .   
## Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Saved.for.old.age....age.15.. .   
## Saved.for.old.age..male....age.15... .   
## Saved.for.old.age..in.labor.force....age.15... .   
## Saved.for.old.age..out.of.labor.force....age.15... .   
## Saved.for.old.age..female....age.15... .   
## Saved.for.old.age..young.adults.....age.15.24.. .   
## Saved.for.old.age.older.adults....age.25... .   
## Saved.for.old.age..primary.education.or.less....age.15... .   
## Saved.for.old.age..secondary.education.or.more....age.15... .   
## Saved.for.old.age..income..poorest.40.....age.15... .   
## Saved.for.old.age..income..richest.60.....age.15... .   
## Saved.for.old.age..rural....age.15... .   
## Saved.at.a.financial.institution....age.15.. .   
## Saved.at.a.financial.institution..male....age.15... .   
## Saved.at.a.financial.institution..in.labor.force....age.15... .   
## Saved.at.a.financial.institution...out.of.labor.force....age.15... .   
## Saved.at.a.financial.institution..female....age.15... .   
## Saved.at.a.financial.institution..young.adults....age.15.24.. .   
## Saved.at.a.financial.institution..older.adults....age.25... .   
## Saved.at.a.financial.institution..primary.education.or.less...age.15... .   
## Saved.at.a.financial.institution..secondary.education.or.more....age.15... .   
## Saved.at.a.financial.institution..income..poorest.40.....age.15... .   
## Saved.at.a.financial.institution..income..richest.60......age.15... .   
## Saved.at.a.financial.institution..rural.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family....age.15.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..male....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family...in.labor.force...age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..out.of.labor.force....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..female....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..young.adults....age.15.24.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..older.adults....age.25... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..primary.education.or.less....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..secondary.education.or.more....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..poorest.40....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..richest.60.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..rural....age.15... .   
## Saved.for.education.or.school.fees....age.15.. .   
## Saved.for.education.or.school.fees..male....age.15... .   
## Saved.for.education.or.school.fees..in.labor.force....age.15... .   
## Saved.for.education.or.school.fees..out.of.labor.force....age.15... .   
## Saved.for.education.or.school.fees..female.....age.15... .   
## Saved.for.education.or.school.fees...young.adults....age.15.24.. .   
## Saved.for.education.or.school.fees...older.adults....age.25... .   
## Saved.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Saved.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Saved.for.education.or.school.fees..income..poorest.40....age.15... .   
## Saved.for.education.or.school.fees..income..richest.60.....age.15... .   
## Saved.for.education.or.school.fees..rural.....age.15... .   
## Saved.any.money.in.the.past.year....age.15.. .   
## Saved.any.money.in.the.past.year..male.....age.15... .   
## Saved.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Saved.any.money.in.the.past.year..out.of.labor.force....age.15... .   
## Saved.any.money.in.the.past.year..female.....age.15... .   
## Saved.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Saved.any.money.in.the.past.year..older.adults.....age.25... .   
## Saved.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Saved.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Saved.any.money.in.the.past.year..income..poorest.40....age.15... .   
## Saved.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Saved.any.money.in.the.past.year..rural.....age.15... .   
## Outstanding.housing.loan....age.15.. .   
## Outstanding.housing.loan..male.....age.15... .   
## Outstanding.housing.loan..in.labor.force....age.15... .   
## Outstanding.housing.loan..out.of.labor.force....age.15... .   
## Outstanding.housing.loan..female....age.15... .   
## Outstanding.housing.loan..young.adults....age.15.24.. .   
## Outstanding.housing.loan..older.adults....age.25... .   
## Outstanding.housing.loan..primary.education.or.less....age.15... .   
## Outstanding.housing.loan..secondary.education.or.more...age.15... .   
## Outstanding.housing.loan..income..poorest.40.....age.15... .   
## Outstanding.housing.loan..income..richest.60.....age.15... .   
## Outstanding.housing.loan..rural.....age.15... .   
## Debit.card.ownership....age.15.. .   
## Debit.card.ownership..male.....age.15... .   
## Debit.card.ownership..in.labor.force....age.15... .   
## Debit.card.ownership..out.of.labor.force....age.15... .   
## Debit.card.ownership..female....age.15... .   
## Debit.card.ownership..young.adults....age.15.24.. .   
## Debit.card.ownership..older.adults....age.25... .   
## Debit.card.ownership..primary.education.or.less....age.15... .   
## Debit.card.ownership..secondary.education.or.more....age.15... .   
## Debit.card.ownership..income..poorest.40.....age.15... .   
## Debit.card.ownership..income..richest.60.....age.15... .   
## Debit.card.ownership..rural....age.15... .   
## Borrowed.for.health.or.medical.purposes....age.15.. .   
## Borrowed.for.health.or.medical.purposes..male.....age.15... .   
## Borrowed.for.health.or.medical.purposes...in.labor.force.....age.15... .   
## Borrowed.for.health.or.medical.purposes..out.of.labor.force....age.15... .   
## Borrowed.for.health.or.medical.purposes..female.....age.15... .   
## Borrowed.for.health.or.medical.purposes..young.adults....age.15.24.. .   
## Borrowed.for.health.or.medical.purposes..older.adults....age.25... .   
## Borrowed.for.health.or.medical.purposes..primary.education.or.less....age.15... .   
## Borrowed.for.health.or.medical.purposes..secondary.education.or.more.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..poorest.40.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..richest.60......age.15... .   
## Borrowed.for.health.or.medical.purposes..rural.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..in.labor.force.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..young.adults.....age.15.24.. .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.more....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..poorest.40......age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit....age.15.. .   
## Borrowed.from.a.store.by.buying.on.credit..male....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..in.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..out.of.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..female....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..young.adults....age.15.24.. .   
## Borrowed.from.a.store.by.buying.on.credit..older.adults....age.25... .   
## Borrowed.from.a.store.by.buying.on.credit..primary.education.or.less....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..secondary.education.or.more....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..poorest.40......age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..richest.60.....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..rural.....age.15... .   
## Borrowed.for.education.or.school.fees....age.15.. .   
## Borrowed.for.education.or.school.fees..male.....age.15... .   
## Borrowed.for.education.or.school.fees..in.labor.force.....age.15... .   
## Borrowed.for.education.or.school.fees...out.of.labor.force....age.15... .   
## Borrowed.for.education.or.school.fees..female.....age.15... .   
## Borrowed.for.education.or.school.fees..young.adults.....age.15.24.. .   
## Borrowed.for.education.or.school.fees..older.adults.....age.25... .   
## Borrowed.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Borrowed.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Borrowed.for.education.or.school.fees..income..poorest.40.....age.15... .   
## Borrowed.for.education.or.school.fees..income..richest.60.....age.15... .   
## Borrowed.for.education.or.school.fees..rural.....age.15... .   
## Borrowed.from.a.financial.institution....age.15.. .   
## Borrowed.from.a.financial.institution..male....age.15... .   
## Borrowed.from.a.financial.institution..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..female....age.15... .   
## Borrowed.from.a.financial.institution..young.adults.....age.15.24.. .   
## Borrowed.from.a.financial.institution..older.adults.....age.25... .   
## Borrowed.from.a.financial.institution..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution..rural....age.15... -0.02921602  
## Borrowed.from.a.financial.institution.or.used.a.credit.card....age.15.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..male....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..female....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..young.adults....age.15.24.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..older.adults....age.25... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..rural....age.15... .   
## Borrowed.from.family.or.friends....age.15.. .   
## Borrowed.from.family.or.friends..male.....age.15... .   
## Borrowed.from.family.or.friends..in.labor.force.....age.15... .   
## Borrowed.from.family.or.friends..out.of.labor.force....age.15... .   
## Borrowed.from.family.or.friends..female....age.15... .   
## Borrowed.from.family.or.friends..young.adults....age.15.24.. .   
## Borrowed.from.family.or.friends..older.adults.....age.25... .   
## Borrowed.from.family.or.friends..primary.education.or.less....age.15... .   
## Borrowed.from.family.or.friends..secondary.education.or.more....age.15... .   
## Borrowed.from.family.or.friends..income..poorest.40......age.15... .   
## Borrowed.from.family.or.friends..income..richest.60......age.15... .   
## Borrowed.from.family.or.friends..rural....age.15... .   
## Borrowed.from.a.savings.club....age.15.. .   
## Borrowed.from.a.savings.club..male.....age.15... .   
## Borrowed.from.a.savings.club..in.labor.force....age.15... .   
## Borrowed.from.a.savings.club..out.of.labor.force....age.15... .   
## Borrowed.from.a.savings.club..female....age.15... .   
## Borrowed.from.a.savings.club..young.adults....age.15.24.. .   
## Borrowed.from.a.savings.club..older.adults.....age.25... .   
## Borrowed.from.a.savings.club..primary.education.or.less....age.15... .   
## Borrowed.from.a.savings.club..secondary.education.or.more....age.15... .   
## Borrowed.from.a.savings.club..income..poorest.40.....age.15... .   
## Borrowed.from.a.savings.club..income..richest.60.....age.15... .   
## Borrowed.from.a.savings.club..rural.....age.15... .   
## Borrowed.any.money.in.the.past.year....age.15.. .   
## Borrowed.any.money.in.the.past.year..male.....age.15... .   
## Borrowed.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..out.of.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..female....age.15... .   
## Borrowed.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Borrowed.any.money.in.the.past.year..older.adults.....age.25... .   
## Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Borrowed.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Borrowed.any.money.in.the.past.year..income..poorest.40.....age.15... .   
## Borrowed.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Borrowed.any.money.in.the.past.year..rural.....age.15... .   
## Coming.up.with.emergency.funds..possible....age.15.. .   
## Coming.up.with.emergency.funds..possible..male....age.15... .   
## Coming.up.with.emergency.funds..possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..possible..out.of.labor.force...age.15... .   
## Coming.up.with.emergency.funds..possible..female....age.15... .   
## Coming.up.with.emergency.funds..possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..possible..rural....age.15... .   
## Coming.up.with.emergency.funds..not.possible....age.15.. .   
## Coming.up.with.emergency.funds..not.possible..male....age.15... .   
## Coming.up.with.emergency.funds..not.possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..out.of.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..female.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..not.possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..not.possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..not.possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..rural....age.15... .   
## Main.source.of.emergency.funds..savings....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..savings..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..savings..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..family.or.friends....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..male.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..female.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..young.adults.....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..family.or.friends..older.adults.....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..family.or.friends..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..poorest.40....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..rural....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..money.from.working....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..money.from.working..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..money.from.working..primary.education.or.less.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..poorest.40....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets...male....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..female.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..sale.of.assets..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..sale.of.assets..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..other....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..male....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..female....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..young.adults....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..other..older.adults....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..other..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..poorest.40.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..rural....able.to.raise.funds..age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..male....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..in.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..female....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.or.received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..richest.60......age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..rural.....age.15... .   
## Received.domestic.remittances.in.the.past.year....age.15.. .   
## Received.domestic.remittances.in.the.past.year..male.....age.15... .   
## Received.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..out.of.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..female....age.15... .   
## Received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..richest.60.....age.15... .   
## Received.domestic.remittances.in.the.past.year..rural....age.15... .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..using.an.account....age.15.. .   
## Sent.or.received.domestic.remittances..using.an.account....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....senders.and.recipients..age.15... .   
## Received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Received.domestic.remittances..through.a.financial.institution....recipients..age.15... .   
## Received.domestic.remittances..using.an.account....age.15.. .   
## Received.domestic.remittances..using.an.account....recipients..age.15... .   
## Received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Received.domestic.remittances..through.a.mobile.phone....recipients..age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....recipients..age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....recipients..age.15... .   
## Received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Received.domestic.remittances..through.an.over.the.counter.service....recipients..age.15... .   
## Sent.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..male....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Sent.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.domestic.remittances.in.the.past.year..female.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..young.adults.....age.15.24. .   
## Sent.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.domestic.remittances.in.the.past.year..primary.education.or.less....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..poorest.40......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..richest.60......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..rural.....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....senders..age.15... .   
## Sent.domestic.remittances..using.an.account....age.15.. .   
## Sent.domestic.remittances..using.an.account....senders..age.15... .   
## Sent.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.domestic.remittances..through.a.mobile.phone....senders..age.15... .   
## Sent.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.domestic.remittances..in.person.and.in.cash.only....senders..age.15... .   
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.domestic.remittances..through.a.money.transfer.service....senders..age.15... .   
## Sent.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.domestic.remittances..through.an.over.the.counter.service....senders..age.15... .   
## Paid.utility.bills.in.the.past.year....age.15.. .   
## Paid.utility.bills.in.the.past.year..male....age.15... .   
## Paid.utility.bills.in.the.past.year..in.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..out.of.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..female....age.15... .   
## Paid.utility.bills.in.the.past.year..young.adults....age.15.24.. .   
## Paid.utility.bills.in.the.past.year..older.adults.....age.25... .   
## Paid.utility.bills.in.the.past.year..primary.education.or.less....age.15... .   
## Paid.utility.bills.in.the.past.year..secondary.education.or.more.....age.15... .   
## Paid.utility.bills.in.the.past.year..income..poorest.40......age.15... .   
## Paid.utility.bills.in.the.past.year..income..richest.60......age.15... .   
## Paid.utility.bills.in.the.past.year...rural....age.15... .   
## Paid.utility.bills..using.a.financial.institution.account....age.15.. .   
## Paid.utility.bills..using.a.financial.institution.account....paying.utility.bills..age.15... .   
## Paid.utility.bills..using.an.account....age.15.. .   
## Paid.utility.bills..using.an.account....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.cash.only....age.15.. .   
## Paid.utility.bills..using.cash.only....paying.utility.bills..age.15... .   
## Received.wages.in.the.past.year....age.15.. .   
## Received.wages.in.the.past.year..male....age.15... .   
## Received.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.wages.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.wages.in.the.past.year..female....age.15... .   
## Received.wages.in.the.past.year..young.adults.....age.15.24.. .   
## Received.wages.in.the.past.year..older.adults....age.25... .   
## Received.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.wages.in.the.past.year..income..poorest.40......age.15... .   
## Received.wages.in.the.past.year..income..richest.60......age.15... .   
## Received.wages.in.the.past.year..rural.....age.15... .   
## Paid.school.fees.in.the.past.year....age.15.. .   
## Paid.school.fees.in.the.past.year..male....age.15.. .   
## Paid.school.fees.in.the.past.year..in.labor.force....age.15.. .   
## Paid.school.fees.in.the.past.year..out.of.labor.force.....age.15.. .   
## Paid.school.fees.in.the.past.year..female.....age.15.. .   
## Paid.school.fees.in.the.past.year..young.adults.....age.15.24. .   
## Paid.school.fees.in.the.past.year..older.adults....age.25.. .   
## Paid.school.fees.in.the.past.year..primary.education.or.less....age.15.. .   
## Paid.school.fees.in.the.past.year.secondary.education.or.more....age.15.. .   
## Paid.school.fees.in.the.past.year..income..poorest.40......age.15.. .   
## Paid.school.fees.in.the.past.year..income..richest.60.....age.15.. .   
## Paid.school.fees.in.the.past.year..rural.....age.15.. .   
## Received.private.sector.wages.in.the.past.year....age.15.. .   
## Received.private.sector.wages.in.the.past.year..male....age.15... .   
## Received.private.sector.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..female....age.15... .   
## Received.private.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.private.sector.wages.in.the.past.year..older.adults....age.25... .   
## Received.private.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.private.sector.wages.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... .   
## Received.private.sector.wages.in.the.past.year..rural.....age.15... .   
## Received.public.sector.wages.in.the.past.year....age.15.. .   
## Received.public.sector.wages.in.the.past.year..male....age.15... .   
## Received.public.sector.wages.in.the.past.year..in.labor.force.....age.15... .   
## Received.public.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.public.sector.wages.in.the.past.year..female....age.15... .   
## Received.public.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.public.sector.wages.in.the.past.year..older.adults.....age.25... .   
## Received.public.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.public.sector.wages.in.the.past.year..secondary.education.or.more...age.15... .   
## Received.public.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.public.sector.wages.in.the.past.year..income..richest.60.....age.15... .   
## Received.public.sector.wages.in.the.past.year..rural....age.15... .   
## Paid.school.fees..using.cash.only....age.15.. .   
## Paid.school.fees..using.cash.only....paying.school.fees..age.15... .   
## Received.wages..into.a.financial.institution.account....age.15.. .   
## Received.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.wages..into.an.account....age.15.. .   
## Received.wages..into.an.account....wage.recipients..age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.private.sector.wages..into.an.account....age.15.. .   
## Received.private.sector.wages..into.an.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.public.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.an.account....age.15.. .   
## Received.public.sector.wages..into.an.account....wage.recipients..age.15... .   
## Paid.school.fees..using.a.financial.institution.account....age.15.. .   
## Paid.school.fees..using.a.financial.institution.account....paying.school.fees..age.15... .   
## Paid.school.fees..using.an.account....age.15.. .   
## Paid.school.fees..using.an.account....paying.school.fees..age.15... .   
## Received.wages..through.a.mobile.phone....age.15.. .   
## Received.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.private.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.private.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.public.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.public.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Paid.school.fees..using.a.mobile.phone....age.15.. .   
## Paid.school.fees..using.a.mobile.phone....paying.school.fees..age.15... .   
## Received.wages..in.cash.only....age.15.. .   
## Received.wages..in.cash.only....wage.recipients..age.15.. .   
## Received.private.sector.wages..in.cash.only....age.15.. .   
## Received.private.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.public.sector.wages..in.cash.only....age.15.. .   
## Received.public.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.government.transfers.in.the.past.year....age.15.. .   
## Received.government.transfers.in.the.past.year..male.....age.15... .   
## Received.government.transfers.in.the.past.year..in.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..female....age.15... .   
## Received.government.transfers.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.transfers.in.the.past.year..older.adults....age.25... .   
## Received.government.transfers.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.transfers.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.government.transfers.in.the.past.year..income..poorest.40......age.15... .   
## Received.government.transfers.in.the.past.year..income.richest.60.....age.15... .   
## Received.government.transfers.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.a.financial.institution.account....age.15.. .   
## Received.a.public.sector.pension..into.a.financial.institution.account....pension.recipients..age.15... .   
## Received.a.public.sector.pension..in.cash.only....age.15.. .   
## Received.a.public.sector.pension..in.cash.only....pension.recipients..age.15... .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....age.15.. .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....receiving.pension.into.an.account..age.15... .   
## Received.a.public.sector.pension.in.the.past.year....age.15.. .   
## Received.a.public.sector.pension.in.the.past.year..male.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..in.labor.force....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..female....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..young.adults....age.15.24.. .   
## Received.a.public.sector.pension.in.the.past.year..older.adults....age.25... .   
## Received.a.public.sector.pension.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..poorest.40....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..riches.60.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.an.account....age.15.. .   
## Received.a.public.sector.pension..into.an.account....pension.recipients..age.15... .   
## Received.government.transfers..into.a.financial.institution.account....age.15.. .   
## Received.government.transfers..into.a.financial.institution.account....transfer.recipients..age.15... .   
## Received.government.transfers..into.an.account....age.15.. .   
## Received.government.transfers..into.an.account....transfer.recipients..age.15... .   
## Received.a.public.sector.pension..through.a.mobile.phone....age.15.. .   
## Received.a.public.sector.pension..through.a.mobile.phone....pension.recipients..age.15... .   
## Received.government.transfers..through.a.mobile.phone....age.15.. .   
## Received.government.transfers..through.a.mobile.phone....transfer.recipients..age.15.. .   
## Received.government.transfers..in.cash.only....age.15.. .   
## Received.government.transfers..in.cash.only....transfer.recipients..age.15... .   
## Debit.card.used.to.make.a.purchase.in.the.past.year....age.15.. .   
## Used.a.debit.or.credit.card.to.make.a.purchase.in.the.past.year....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....receiving.transfers.into.an.account..age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year....age.15.. .   
## Received.payments.for.agricultural.products.in.the.past.year..male....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..in.labor.force....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..female....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..young.adults....age.15.24.. .   
## Received.payments.for.agricultural.products.in.the.past.year..older.adults.....age.25... .   
## Received.payments.for.agricultural.products.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..poorest.40.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..rural.....age.15... .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....age.15.. .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..in.cash.only....age.15.. .   
## Received.payments.for.agricultural.products..in.cash.only....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....age.15.. .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....receiving.payments.into.an.account..age.15... .   
## Received.payments.from.self.employment.in.the.past.year....age.15.. .   
## Received.payments.from.self.employment.in.the.past.year..male....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..in.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..female.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..young.adults.....age.15.24.. .   
## Received.payments.from.self.employment.in.the.past.year..older.adults.....age.25... .   
## Received.payments.from.self.employment.in.the.past.year..primary.education.or.less....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..poorest.40......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..rural.....age.15... .   
## Received.payments.from.self.employment..into.a.financial.institution.account....age.15.. .   
## Received.payments.from.self.employment..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..into.an.account....age.15.. .   
## Received.payments.from.self.employment..into.an.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..in.cash.only....age.15.. .   
## Received.payments.from.self.employment..in.cash.only....payment.recipients..age.15.. .   
## Has.a.national.identity.card....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... 0.30539660  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.19331327  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.22033462  
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..male....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..in.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..out.of.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..female....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..young.adults.....age.15.24. .   
## Outstanding.loan.for.a.funeral.or.wedding..older.adults.....age.25.. .   
## Outstanding.loan.for.a.funeral.or.wedding..primary.education.or.less.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..secondary.education.or.more....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..poorest.40......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..richest.60......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..rural.....age.15.. .   
## Used.checks.to.make.payments.in.the.past.year....age.15.. .   
## Credit.card.ownership....age.15.. .   
## Credit.card.ownership..male....age.15... .   
## Credit.card.ownership..in.labor.force.....age.15... .   
## Credit.card.ownership..out.of.labor.force.....age.15... .   
## Credit.card.ownership..female.....age.15... .   
## Credit.card.ownership..young.adults.....age.15.24.. .   
## Credit.card.ownership..older.adults.....age.25... .   
## Credit.card.ownership..primary.education.or.less.....age.15... .   
## Credit.card.ownership..secondary.education.or.more.....age.15... .   
## Credit.card.ownership..income..poorest.40......age.15... .   
## Credit.card.ownership..income..richest.60.....age.15... .   
## Credit.card.ownership..rural.....age.15... .   
## Credit.card.used.in.the.past.year....age.15.. .   
## Deposit.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.a.financial.institution.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..male.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..in.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..out.of.labor.force....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..female....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..young.adults.....age.15.24.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..older.adults....age.25... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..primary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..secondary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..poorest.40.....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15... .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.an.account..age.15.. .   
## Received.government.payments..into.a.financial.institution.account....age.15.. .   
## Received.government.payments..into.a.financial.institution.account....payment.recipients..age.15... .   
## Received.government.payments..through.a.mobile.phone....age.15.. .   
## Received.government.payments..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.government.payments..in.cash.only....age.15.. .   
## Received.government.payments..in.cash.only....payment.recipients..age.15... .   
## Received.government.payments..into.an.account....age.15.. .   
## Received.government.payments..into.an.account....payment.recipients..age.15... .   
## Received.government.payments..first.account.opened.to.receive.government.payments....age.15.. .   
## Received.government.payments..first.account.opened.to.receive.government.payments....receiving.payments.into.an.account..age.15... .   
## Received.government.payments.in.the.past.year....age.15.. .   
## Received.government.payments.in.the.past.year..male....age.15... .   
## Received.government.payments.in.the.past.year..in.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..out.of.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..female....age.15... .   
## Received.government.payments.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.payments.in.the.past.year..older.adults....age.25... .   
## Received.government.payments.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.payments.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.government.payments.in.the.past.year..income..poorest.40.....age.15... .   
## Received.government.payments.in.the.past.year..income..richest.60......age.15... .   
## Received.government.payments.in.the.past.year..rural.....age.15... .   
## Made.or.received.digital.payments.in.the.past.year....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..in.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.or.received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.or.received.digital.payments.in.the.past.year..primary.education.or.less....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..secondary.education.or.more....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..richest.60.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..rural.....age.15.. .   
## Made.digital.payments.in.the.past.year....age.15.. .   
## Made.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Made.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Made.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Made.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Made.digital.payments.in.the.past.year..rural.....age.15.. .   
## Received.digital.payments.in.the.past.year....age.15.. .   
## Received.digital.payments.in.the.past.year..male....age.15.. .   
## Received.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..out.of.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..female.....age.15.. .   
## Received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Received.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Received.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Received.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Received.digital.payments.in.the.past.year..rural....age.15.. .   
## Mobile.money.account....age.15.. .   
## Mobile.money.account..male.....age.15... .   
## Mobile.money.account..in.labor.force....age.15... .   
## Mobile.money.account..out.of.labor.force....age.15... .   
## Mobile.money.account..female....age.15... .   
## Mobile.money.account..young.adults.....age.15.24.. .   
## Mobile.money.account..older.adults....age.25... .   
## Mobile.money.account..primary.education.or.less....age.15... .   
## Mobile.money.account..secondary.education.or.less....age.15... .   
## Mobile.money.account..income..poorest.40.....age.15... .   
## Mobile.money.account..income..richest.60......age.15... 0.04469269  
## Mobile.money.account..rural.....age.15... .

#imp variables  
#Mobile.money.account..income..richest.60......age.15... 0.04469269  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.22033462  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 0.19331327  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... 0.30539660  
#Borrowed.from.a.financial.institution..rural....age.15... -0.02921602  
#No.account.because.of.lack.of.necessary.documentation....age.15.. -0.14117774

## 4.Random forest regression model3 :

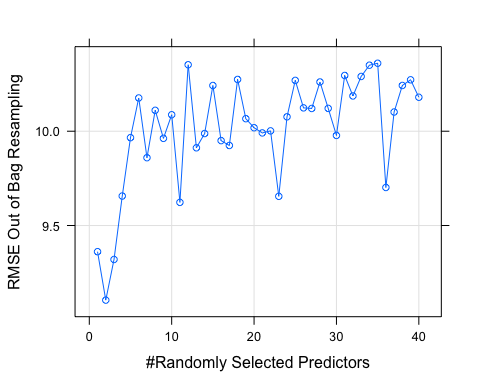
#data partition   
library(caTools)  
set.seed(2019)  
split = sample.split(DF4$Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15..,SplitRatio = 0.8)  
training\_set3 = subset(DF4, split == TRUE)  
test\_set3 = subset(DF4, split == FALSE)  
  
#random forest regression   
library(randomForest)  
rf2 <- train(Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15.. ~ Mobile.money.account..income..richest.60......age.15...+Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15.....   
 +Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... +Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... +  
 Borrowed.from.a.financial.institution..rural....age.15... +No.account.because.of.lack.of.necessary.documentation....age.15.. ,data = training\_set3, method = 'rf', trControl = trainControl(method = 'oob'),  
 tuneGrid = expand.grid(mtry =1:40))

## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range  
  
## Warning in randomForest.default(x, y, mtry = param$mtry, ...): invalid  
## mtry: reset to within valid range

pred3<-predict(rf2,test\_set3)  
rf2

## Random Forest   
##   
## 30 samples  
## 6 predictor  
##   
## No pre-processing  
## Resampling results across tuning parameters:  
##   
## mtry RMSE Rsquared   
## 1 9.361154 0.7517569  
## 2 9.104274 0.7651941  
## 3 9.319893 0.7539404  
## 4 9.656256 0.7358589  
## 5 9.965929 0.7186454  
## 6 10.176349 0.7066389  
## 7 9.859646 0.7246145  
## 8 10.110881 0.7104014  
## 9 9.962286 0.7188511  
## 10 10.087359 0.7117473  
## 11 9.622748 0.7376889  
## 12 10.352510 0.6963944  
## 13 9.912130 0.7216749  
## 14 9.987736 0.7174127  
## 15 10.242449 0.7028156  
## 16 9.950239 0.7195306  
## 17 9.924371 0.7209870  
## 18 10.274553 0.7009496  
## 19 10.066522 0.7129369  
## 20 10.018523 0.7156679  
## 21 9.991082 0.7172234  
## 22 10.001865 0.7166127  
## 23 9.654790 0.7359391  
## 24 10.076424 0.7123719  
## 25 10.269590 0.7012385  
## 26 10.123901 0.7096551  
## 27 10.120700 0.7098387  
## 28 10.261187 0.7017272  
## 29 10.121144 0.7098132  
## 30 9.977760 0.7179770  
## 31 10.295617 0.6997222  
## 32 10.187033 0.7060227  
## 33 10.290396 0.7000267  
## 34 10.350134 0.6965337  
## 35 10.360421 0.6959302  
## 36 9.701734 0.7333650  
## 37 10.101941 0.7109133  
## 38 10.242665 0.7028030  
## 39 10.272662 0.7010597  
## 40 10.180150 0.7064197  
##   
## RMSE was used to select the optimal model using the smallest value.  
## The final value used for the model was mtry = 2.

plot(rf2)



rf2$bestTune

## mtry  
## 2 2

rf2$finalModel

##   
## Call:  
## randomForest(x = x, y = y, mtry = param$mtry)   
## Type of random forest: regression  
## Number of trees: 500  
## No. of variables tried at each split: 2  
##   
## Mean of squared residuals: 86.89083  
## % Var explained: 75.39

\*\*Upper middle income economy  
##1. subset the data ##2.Missing data Imputation - Median ##3. find important variables using Lasso regression

#subset data   
df5= subset(df,df$X.4==4)  
preProcModel <- preProcess(df5, method = "medianImpute")  
DF5<-predict(preProcModel, df5)  
#finding best vairables   
library(glmnet)  
library(caret)  
library(psych)  
which( colnames(DF5)=="Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..")

## [1] 654

set.seed(2019)  
X=data.matrix(DF5[,-654])  
Y=as.vector(DF5$Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15..)  
cvfit3 = cv.glmnet(X, Y)  
coef(cvfit3, s = "lambda.min")

## 779 x 1 sparse Matrix of class "dgCMatrix"  
## 1  
## (Intercept) -5.221401e+00  
## X .   
## X.3 .   
## X.4 .   
## Account....age.15.. .   
## Account..male....age.15.. .   
## Account..in.labor.force....age.15... .   
## Account..out.of.labor.force....age.15... .   
## Account..female....age.15.. .   
## Account..young.adults....ages.15.24. .   
## Account..older.adults....ages.25.. .   
## Account..primary.education.or.less....ages.15... .   
## Account..secondary.education.or.more....ages.15... .   
## Account..income..poorest.40.....ages.15.. .   
## Account..income..richest.60.....ages.15... .   
## Account..rural....age.15... .   
## Financial.institution.account....age.15.. .   
## Financial.institution.account.male...age.15... .   
## Financial.institution.account..in.labor.force...age.15... .   
## Financial.institution.account..out.of.labor.force....age.15... .   
## Financial.institution.account.female...age.15... .   
## Financial.institution.account.young.adults...age.15.24.. .   
## Financial.institution.account..older.adults...age.25... .   
## Financial.institution.account..primary.education.or.less...age.15... .   
## Financial.institution.account..seconday.education.or.more...age.15... .   
## Financial.institution.account.income.poorest.40.....age.15... .   
## Financial.institution.account.income.richest.60.....age.15... .   
## Financial.institution.account..rural...age.15... .   
## Withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....age.15.. .   
## No.account.because.financial.institutions.are.too.far.away....without.a.financial.institution.account..age.15... .   
## No.account.because.financial.services.are.too.expensive....age.15.. .   
## No.account.because.financial.services.are.too.expensive....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.necessary.documentation....age.15.. -4.495460e-02  
## No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... .   
## No.account.because.of.lack.of.trust.in.financial.institutions....age.15.. .   
## No.account.because.of.lack.of.trust.in.financial.institutions....without.a.financial.institution.account..age.15... .   
## No.account.because.of.religious.reasons....age.15.. .   
## No.account.because.of.religious.reasons....without.a.financial.institution.account..age.15... .   
## No.account.because.of.insufficient.funds....age.15.. .   
## No.account.because.of.insufficient.funds....without.a.financial.institution.account..age.15... .   
## No.account.because.someone.in.the.family.has.an.account....age.15.. 7.243340e-02  
## No.account.because.someone.in.the.family.has.an.account....without.a.financial.institution.account..age.15... .   
## No.account.because.of.no.need.for.financial.services.ONLY....age.15.. .   
## No.account.because.of.no.need.for.financial.services.ONLY....without.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..ATM....with.a.financial.institution.account..age.15... .   
## Main.mode.of.withdrawal..bank.teller....with.a.financial.institution.account..age.15... .   
## Used.the.internet.to.pay.bills.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..in.labor.force.....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...female...age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.in.the.past.year...older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year..income..poorest.40....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...income..richest.60....age.15.. .   
## Used.the.internet.to.pay.bills.in.the.past.year...rural....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..male....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..female....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..older.adults....age.25.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..secondary.education.or.less....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.pay.bills.or.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..male...age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..in.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..out.of.labor.force....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..female...age.15.. 1.379584e-01  
## Used.the.internet.to.buy.something.online.in.the.past.year..young.adults....age.15.24. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..older.adults....age.25.. 1.117782e-01  
## Used.the.internet.to.buy.something.online.in.the.past.year..primary.education.or.less....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..secondary.education.or.more....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..poorest.40.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..income..richest.60.....age.15.. .   
## Used.the.internet.to.buy.something.online.in.the.past.year..rural....age.15.. .   
## Paid.online.for.internet.purchase....internet.purchasers..age.15.. .   
## Paid.cash.on.delivery.for.internet.purchase....internet.purchasers..age.15.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..in.labor.force....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..young.adults....age.15.24.. .   
## Saved.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..primary.education.or.less....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.less...age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..income..poorest.40.....age.15... -2.497281e-02  
## Saved.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Saved.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Saved.for.old.age....age.15.. .   
## Saved.for.old.age..male....age.15... .   
## Saved.for.old.age..in.labor.force....age.15... .   
## Saved.for.old.age..out.of.labor.force....age.15... .   
## Saved.for.old.age..female....age.15... .   
## Saved.for.old.age..young.adults.....age.15.24.. .   
## Saved.for.old.age.older.adults....age.25... .   
## Saved.for.old.age..primary.education.or.less....age.15... .   
## Saved.for.old.age..secondary.education.or.more....age.15... .   
## Saved.for.old.age..income..poorest.40.....age.15... 4.335047e-02  
## Saved.for.old.age..income..richest.60.....age.15... .   
## Saved.for.old.age..rural....age.15... .   
## Saved.at.a.financial.institution....age.15.. .   
## Saved.at.a.financial.institution..male....age.15... .   
## Saved.at.a.financial.institution..in.labor.force....age.15... -4.772659e-02  
## Saved.at.a.financial.institution...out.of.labor.force....age.15... .   
## Saved.at.a.financial.institution..female....age.15... .   
## Saved.at.a.financial.institution..young.adults....age.15.24.. .   
## Saved.at.a.financial.institution..older.adults....age.25... .   
## Saved.at.a.financial.institution..primary.education.or.less...age.15... .   
## Saved.at.a.financial.institution..secondary.education.or.more....age.15... .   
## Saved.at.a.financial.institution..income..poorest.40.....age.15... .   
## Saved.at.a.financial.institution..income..richest.60......age.15... .   
## Saved.at.a.financial.institution..rural.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family....age.15.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..male....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family...in.labor.force...age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..out.of.labor.force....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..female....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..young.adults....age.15.24.. .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..older.adults....age.25... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..primary.education.or.less....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..secondary.education.or.more....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..poorest.40....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..income..richest.60.....age.15... .   
## Saved.using.a.savings.club.or.a.person.outside.the.family..rural....age.15... -9.915857e-03  
## Saved.for.education.or.school.fees....age.15.. .   
## Saved.for.education.or.school.fees..male....age.15... .   
## Saved.for.education.or.school.fees..in.labor.force....age.15... .   
## Saved.for.education.or.school.fees..out.of.labor.force....age.15... .   
## Saved.for.education.or.school.fees..female.....age.15... .   
## Saved.for.education.or.school.fees...young.adults....age.15.24.. .   
## Saved.for.education.or.school.fees...older.adults....age.25... .   
## Saved.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Saved.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Saved.for.education.or.school.fees..income..poorest.40....age.15... .   
## Saved.for.education.or.school.fees..income..richest.60.....age.15... .   
## Saved.for.education.or.school.fees..rural.....age.15... .   
## Saved.any.money.in.the.past.year....age.15.. .   
## Saved.any.money.in.the.past.year..male.....age.15... .   
## Saved.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Saved.any.money.in.the.past.year..out.of.labor.force....age.15... .   
## Saved.any.money.in.the.past.year..female.....age.15... .   
## Saved.any.money.in.the.past.year..young.adults.....age.15.24.. .   
## Saved.any.money.in.the.past.year..older.adults.....age.25... .   
## Saved.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Saved.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Saved.any.money.in.the.past.year..income..poorest.40....age.15... .   
## Saved.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Saved.any.money.in.the.past.year..rural.....age.15... .   
## Outstanding.housing.loan....age.15.. .   
## Outstanding.housing.loan..male.....age.15... .   
## Outstanding.housing.loan..in.labor.force....age.15... .   
## Outstanding.housing.loan..out.of.labor.force....age.15... .   
## Outstanding.housing.loan..female....age.15... .   
## Outstanding.housing.loan..young.adults....age.15.24.. .   
## Outstanding.housing.loan..older.adults....age.25... .   
## Outstanding.housing.loan..primary.education.or.less....age.15... .   
## Outstanding.housing.loan..secondary.education.or.more...age.15... 1.885860e-02  
## Outstanding.housing.loan..income..poorest.40.....age.15... .   
## Outstanding.housing.loan..income..richest.60.....age.15... .   
## Outstanding.housing.loan..rural.....age.15... .   
## Debit.card.ownership....age.15.. .   
## Debit.card.ownership..male.....age.15... .   
## Debit.card.ownership..in.labor.force....age.15... .   
## Debit.card.ownership..out.of.labor.force....age.15... .   
## Debit.card.ownership..female....age.15... .   
## Debit.card.ownership..young.adults....age.15.24.. .   
## Debit.card.ownership..older.adults....age.25... .   
## Debit.card.ownership..primary.education.or.less....age.15... .   
## Debit.card.ownership..secondary.education.or.more....age.15... .   
## Debit.card.ownership..income..poorest.40.....age.15... .   
## Debit.card.ownership..income..richest.60.....age.15... .   
## Debit.card.ownership..rural....age.15... .   
## Borrowed.for.health.or.medical.purposes....age.15.. .   
## Borrowed.for.health.or.medical.purposes..male.....age.15... .   
## Borrowed.for.health.or.medical.purposes...in.labor.force.....age.15... .   
## Borrowed.for.health.or.medical.purposes..out.of.labor.force....age.15... .   
## Borrowed.for.health.or.medical.purposes..female.....age.15... .   
## Borrowed.for.health.or.medical.purposes..young.adults....age.15.24.. .   
## Borrowed.for.health.or.medical.purposes..older.adults....age.25... .   
## Borrowed.for.health.or.medical.purposes..primary.education.or.less....age.15... .   
## Borrowed.for.health.or.medical.purposes..secondary.education.or.more.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..poorest.40.....age.15... .   
## Borrowed.for.health.or.medical.purposes..income..richest.60......age.15... .   
## Borrowed.for.health.or.medical.purposes..rural.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..male....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..in.labor.force.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..out.of.labor.force....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..female....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..young.adults.....age.15.24.. .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..older.adults....age.25... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.busines..primary.education.or.less....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..secondary.education.or.more....age.15... 1.448493e-16  
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..poorest.40......age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..income..richest.60.....age.15... .   
## Borrowed.to.start..operate..or.expand.a.farm.or.business..rural....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit....age.15.. .   
## Borrowed.from.a.store.by.buying.on.credit..male....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..in.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..out.of.labor.force....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..female....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..young.adults....age.15.24.. .   
## Borrowed.from.a.store.by.buying.on.credit..older.adults....age.25... .   
## Borrowed.from.a.store.by.buying.on.credit..primary.education.or.less....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..secondary.education.or.more....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..poorest.40......age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..income..richest.60.....age.15... .   
## Borrowed.from.a.store.by.buying.on.credit..rural.....age.15... .   
## Borrowed.for.education.or.school.fees....age.15.. .   
## Borrowed.for.education.or.school.fees..male.....age.15... .   
## Borrowed.for.education.or.school.fees..in.labor.force.....age.15... .   
## Borrowed.for.education.or.school.fees...out.of.labor.force....age.15... .   
## Borrowed.for.education.or.school.fees..female.....age.15... .   
## Borrowed.for.education.or.school.fees..young.adults.....age.15.24.. .   
## Borrowed.for.education.or.school.fees..older.adults.....age.25... .   
## Borrowed.for.education.or.school.fees..primary.education.or.less....age.15... .   
## Borrowed.for.education.or.school.fees..secondary.education.or.more....age.15... .   
## Borrowed.for.education.or.school.fees..income..poorest.40.....age.15... .   
## Borrowed.for.education.or.school.fees..income..richest.60.....age.15... .   
## Borrowed.for.education.or.school.fees..rural.....age.15... .   
## Borrowed.from.a.financial.institution....age.15.. .   
## Borrowed.from.a.financial.institution..male....age.15... .   
## Borrowed.from.a.financial.institution..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution..out.of.labor.force....age.15... 4.551250e-03  
## Borrowed.from.a.financial.institution..female....age.15... .   
## Borrowed.from.a.financial.institution..young.adults.....age.15.24.. 7.218606e-05  
## Borrowed.from.a.financial.institution..older.adults.....age.25... .   
## Borrowed.from.a.financial.institution..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution..secondary.education.or.more....age.15... 7.704809e-02  
## Borrowed.from.a.financial.institution..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution..rural....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card....age.15.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..male....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..in.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..out.of.labor.force....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..female....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..young.adults....age.15.24.. .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..older.adults....age.25... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..secondary.education.or.more....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..poorest.40.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..income..richest.60.....age.15... .   
## Borrowed.from.a.financial.institution.or.used.a.credit.card..rural....age.15... .   
## Borrowed.from.family.or.friends....age.15.. .   
## Borrowed.from.family.or.friends..male.....age.15... .   
## Borrowed.from.family.or.friends..in.labor.force.....age.15... .   
## Borrowed.from.family.or.friends..out.of.labor.force....age.15... .   
## Borrowed.from.family.or.friends..female....age.15... .   
## Borrowed.from.family.or.friends..young.adults....age.15.24.. .   
## Borrowed.from.family.or.friends..older.adults.....age.25... .   
## Borrowed.from.family.or.friends..primary.education.or.less....age.15... .   
## Borrowed.from.family.or.friends..secondary.education.or.more....age.15... .   
## Borrowed.from.family.or.friends..income..poorest.40......age.15... .   
## Borrowed.from.family.or.friends..income..richest.60......age.15... .   
## Borrowed.from.family.or.friends..rural....age.15... .   
## Borrowed.from.a.savings.club....age.15.. .   
## Borrowed.from.a.savings.club..male.....age.15... .   
## Borrowed.from.a.savings.club..in.labor.force....age.15... .   
## Borrowed.from.a.savings.club..out.of.labor.force....age.15... .   
## Borrowed.from.a.savings.club..female....age.15... .   
## Borrowed.from.a.savings.club..young.adults....age.15.24.. .   
## Borrowed.from.a.savings.club..older.adults.....age.25... .   
## Borrowed.from.a.savings.club..primary.education.or.less....age.15... .   
## Borrowed.from.a.savings.club..secondary.education.or.more....age.15... .   
## Borrowed.from.a.savings.club..income..poorest.40.....age.15... .   
## Borrowed.from.a.savings.club..income..richest.60.....age.15... .   
## Borrowed.from.a.savings.club..rural.....age.15... .   
## Borrowed.any.money.in.the.past.year....age.15.. .   
## Borrowed.any.money.in.the.past.year..male.....age.15... .   
## Borrowed.any.money.in.the.past.year..in.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..out.of.labor.force.....age.15... .   
## Borrowed.any.money.in.the.past.year..female....age.15... .   
## Borrowed.any.money.in.the.past.year..young.adults.....age.15.24.. 7.973494e-02  
## Borrowed.any.money.in.the.past.year..older.adults.....age.25... .   
## Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15... .   
## Borrowed.any.money.in.the.past.year..secondary.education.or.more....age.15... .   
## Borrowed.any.money.in.the.past.year..income..poorest.40.....age.15... .   
## Borrowed.any.money.in.the.past.year..income..richest.60.....age.15... .   
## Borrowed.any.money.in.the.past.year..rural.....age.15... .   
## Coming.up.with.emergency.funds..possible....age.15.. .   
## Coming.up.with.emergency.funds..possible..male....age.15... .   
## Coming.up.with.emergency.funds..possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..possible..out.of.labor.force...age.15... .   
## Coming.up.with.emergency.funds..possible..female....age.15... .   
## Coming.up.with.emergency.funds..possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..possible..rural....age.15... .   
## Coming.up.with.emergency.funds..not.possible....age.15.. .   
## Coming.up.with.emergency.funds..not.possible..male....age.15... .   
## Coming.up.with.emergency.funds..not.possible..in.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..out.of.labor.force....age.15... .   
## Coming.up.with.emergency.funds..not.possible..female.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..young.adults....age.15.24.. .   
## Coming.up.with.emergency.funds..not.possible..older.adults....age.25... .   
## Coming.up.with.emergency.funds..not.possible..primary.education.or.less....age.15... .   
## Coming.up.with.emergency.funds..not.possible..secondary.education.or.more....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..poorest.40.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..income..richest.60.....age.15... .   
## Coming.up.with.emergency.funds..not.possible..rural....age.15... .   
## Main.source.of.emergency.funds..savings....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..savings..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..savings..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..savings..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..family.or.friends....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..male.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..female.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..young.adults.....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..family.or.friends..older.adults.....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..family.or.friends..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..poorest.40....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..family.or.friends..rural....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..money.from.working....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..money.from.working..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..money.from.working..primary.education.or.less.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..money.from.working..rural....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..male.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..in.labor.force....able.to.raise.funds..age.15... -1.794184e-01  
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..female....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..poorest.40....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..loan.from.a.bank..employer..or.private.lender..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets...male....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..in.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..out.of.labor.force....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..female.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..young.adults....able.to.raise.funds..age.15.24.. .   
## Main.source.of.emergency.funds..sale.of.assets..older.adults....able.to.raise.funds..age.25... .   
## Main.source.of.emergency.funds..sale.of.assets..primary.education.or.less....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..secondary.education.or.more....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..poorest.40.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..income..richest.60.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..sale.of.assets..rural.....able.to.raise.funds..age.15... .   
## Main.source.of.emergency.funds..other....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..male....able.to.raise.funds..age.15.. 1.162797e-02  
## Main.source.of.emergency.funds..other..in.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..out.of.labor.force....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..female....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..young.adults....able.to.raise.funds..age.15.24. .   
## Main.source.of.emergency.funds..other..older.adults....able.to.raise.funds..age.25.. .   
## Main.source.of.emergency.funds..other..primary.education.or.less....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..secondary.education.or.more....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..poorest.40.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..income..richest.60.....able.to.raise.funds..age.15.. .   
## Main.source.of.emergency.funds..other..rural....able.to.raise.funds..age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..male....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..in.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..female....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Sent.or.received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.or.received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..income..richest.60......age.15... .   
## Sent.or.received.domestic.remittances.in.the.past.year..rural.....age.15... .   
## Received.domestic.remittances.in.the.past.year....age.15.. .   
## Received.domestic.remittances.in.the.past.year..male.....age.15... .   
## Received.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..out.of.labor.force....age.15... .   
## Received.domestic.remittances.in.the.past.year..female....age.15... .   
## Received.domestic.remittances.in.the.past.year..young.adults....age.15.24.. .   
## Received.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Received.domestic.remittances.in.the.past.year..primary.education.or.less....age.15... .   
## Received.domestic.remittances.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..poorest.40.....age.15... .   
## Received.domestic.remittances.in.the.past.year..income..richest.60.....age.15... .   
## Received.domestic.remittances.in.the.past.year..rural....age.15... .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.financial.institution....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..using.an.account....age.15.. .   
## Sent.or.received.domestic.remittances..using.an.account....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.mobile.phone....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.or.received.domestic.remittances..in.person.and.in.cash.only....senders.and.recipients..age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.a.money.transfer.service....senders.and.recipients..age.15... .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.or.received.domestic.remittances..through.an.over.the.counter.service....senders.and.recipients..age.15... .   
## Received.domestic.remittances..through.a.financial.institution....age.15.. .   
## Received.domestic.remittances..through.a.financial.institution....recipients..age.15... .   
## Received.domestic.remittances..using.an.account....age.15.. .   
## Received.domestic.remittances..using.an.account....recipients..age.15... .   
## Received.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Received.domestic.remittances..through.a.mobile.phone....recipients..age.15.. 3.016752e-05  
## Received.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Received.domestic.remittances..in.person.and.in.cash.only....recipients..age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Received.domestic.remittances..through.a.money.transfer.service....recipients..age.15... .   
## Received.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Received.domestic.remittances..through.an.over.the.counter.service....recipients..age.15... .   
## Sent.domestic.remittances.in.the.past.year....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..male....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..in.labor.force....age.15... .   
## Sent.domestic.remittances.in.the.past.year..out.of.labor.force.....age.15... .   
## Sent.domestic.remittances.in.the.past.year..female.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..young.adults.....age.15.24. .   
## Sent.domestic.remittances.in.the.past.year..older.adults....age.25... .   
## Sent.domestic.remittances.in.the.past.year..primary.education.or.less....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..poorest.40......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..income..richest.60......age.15.. .   
## Sent.domestic.remittances.in.the.past.year..rural.....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....age.15.. .   
## Sent.domestic.remittances..through.a.financial.institution....senders..age.15... .   
## Sent.domestic.remittances..using.an.account....age.15.. .   
## Sent.domestic.remittances..using.an.account....senders..age.15... .   
## Sent.domestic.remittances..through.a.mobile.phone....age.15.. .   
## Sent.domestic.remittances..through.a.mobile.phone....senders..age.15... .   
## Sent.domestic.remittances..in.person.and.in.cash.only....age.15.. .   
## Sent.domestic.remittances..in.person.and.in.cash.only....senders..age.15... .   
## Sent.domestic.remittances..through.a.money.transfer.service....age.15.. .   
## Sent.domestic.remittances..through.a.money.transfer.service....senders..age.15... .   
## Sent.domestic.remittances..through.an.over.the.counter.service....age.15.. .   
## Sent.domestic.remittances..through.an.over.the.counter.service....senders..age.15... .   
## Paid.utility.bills.in.the.past.year....age.15.. .   
## Paid.utility.bills.in.the.past.year..male....age.15... .   
## Paid.utility.bills.in.the.past.year..in.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..out.of.labor.force.....age.15... .   
## Paid.utility.bills.in.the.past.year..female....age.15... .   
## Paid.utility.bills.in.the.past.year..young.adults....age.15.24.. .   
## Paid.utility.bills.in.the.past.year..older.adults.....age.25... .   
## Paid.utility.bills.in.the.past.year..primary.education.or.less....age.15... .   
## Paid.utility.bills.in.the.past.year..secondary.education.or.more.....age.15... .   
## Paid.utility.bills.in.the.past.year..income..poorest.40......age.15... .   
## Paid.utility.bills.in.the.past.year..income..richest.60......age.15... .   
## Paid.utility.bills.in.the.past.year...rural....age.15... .   
## Paid.utility.bills..using.a.financial.institution.account....age.15.. .   
## Paid.utility.bills..using.a.financial.institution.account....paying.utility.bills..age.15... .   
## Paid.utility.bills..using.an.account....age.15.. .   
## Paid.utility.bills..using.an.account....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....age.15.. .   
## Paid.utility.bills..using.a.mobile.phone....paying.utility.bills..age.15.. .   
## Paid.utility.bills..using.cash.only....age.15.. .   
## Paid.utility.bills..using.cash.only....paying.utility.bills..age.15... .   
## Received.wages.in.the.past.year....age.15.. .   
## Received.wages.in.the.past.year..male....age.15... .   
## Received.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.wages.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.wages.in.the.past.year..female....age.15... .   
## Received.wages.in.the.past.year..young.adults.....age.15.24.. .   
## Received.wages.in.the.past.year..older.adults....age.25... .   
## Received.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.wages.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.wages.in.the.past.year..income..poorest.40......age.15... .   
## Received.wages.in.the.past.year..income..richest.60......age.15... .   
## Received.wages.in.the.past.year..rural.....age.15... .   
## Paid.school.fees.in.the.past.year....age.15.. .   
## Paid.school.fees.in.the.past.year..male....age.15.. .   
## Paid.school.fees.in.the.past.year..in.labor.force....age.15.. .   
## Paid.school.fees.in.the.past.year..out.of.labor.force.....age.15.. .   
## Paid.school.fees.in.the.past.year..female.....age.15.. .   
## Paid.school.fees.in.the.past.year..young.adults.....age.15.24. .   
## Paid.school.fees.in.the.past.year..older.adults....age.25.. .   
## Paid.school.fees.in.the.past.year..primary.education.or.less....age.15.. .   
## Paid.school.fees.in.the.past.year.secondary.education.or.more....age.15.. .   
## Paid.school.fees.in.the.past.year..income..poorest.40......age.15.. .   
## Paid.school.fees.in.the.past.year..income..richest.60.....age.15.. .   
## Paid.school.fees.in.the.past.year..rural.....age.15.. .   
## Received.private.sector.wages.in.the.past.year....age.15.. .   
## Received.private.sector.wages.in.the.past.year..male....age.15... .   
## Received.private.sector.wages.in.the.past.year..in.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.private.sector.wages.in.the.past.year..female....age.15... .   
## Received.private.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.private.sector.wages.in.the.past.year..older.adults....age.25... .   
## Received.private.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.private.sector.wages.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.private.sector.wages.in.the.past.year..income..richest.60....age.15... .   
## Received.private.sector.wages.in.the.past.year..rural.....age.15... .   
## Received.public.sector.wages.in.the.past.year....age.15.. .   
## Received.public.sector.wages.in.the.past.year..male....age.15... .   
## Received.public.sector.wages.in.the.past.year..in.labor.force.....age.15... .   
## Received.public.sector.wages.in.the.past.year..out.of.labor.force....age.15... .   
## Received.public.sector.wages.in.the.past.year..female....age.15... .   
## Received.public.sector.wages.in.the.past.year..young.adults....age.15.24.. .   
## Received.public.sector.wages.in.the.past.year..older.adults.....age.25... .   
## Received.public.sector.wages.in.the.past.year..primary.education.or.less....age.15... .   
## Received.public.sector.wages.in.the.past.year..secondary.education.or.more...age.15... .   
## Received.public.sector.wages.in.the.past.year..income..poorest.40.....age.15... .   
## Received.public.sector.wages.in.the.past.year..income..richest.60.....age.15... .   
## Received.public.sector.wages.in.the.past.year..rural....age.15... .   
## Paid.school.fees..using.cash.only....age.15.. .   
## Paid.school.fees..using.cash.only....paying.school.fees..age.15... .   
## Received.wages..into.a.financial.institution.account....age.15.. .   
## Received.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.wages..into.an.account....age.15.. .   
## Received.wages..into.an.account....wage.recipients..age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.private.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.private.sector.wages..into.an.account....age.15.. .   
## Received.private.sector.wages..into.an.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.a.financial.institution.account....age.15.. .   
## Received.public.sector.wages..into.a.financial.institution.account....wage.recipients..age.15... .   
## Received.public.sector.wages..into.an.account....age.15.. .   
## Received.public.sector.wages..into.an.account....wage.recipients..age.15... .   
## Paid.school.fees..using.a.financial.institution.account....age.15.. .   
## Paid.school.fees..using.a.financial.institution.account....paying.school.fees..age.15... .   
## Paid.school.fees..using.an.account....age.15.. .   
## Paid.school.fees..using.an.account....paying.school.fees..age.15... .   
## Received.wages..through.a.mobile.phone....age.15.. .   
## Received.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.private.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.private.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Received.public.sector.wages..through.a.mobile.phone....age.15.. .   
## Received.public.sector.wages..through.a.mobile.phone....wage.recipients..age.15... .   
## Paid.school.fees..using.a.mobile.phone....age.15.. .   
## Paid.school.fees..using.a.mobile.phone....paying.school.fees..age.15... .   
## Received.wages..in.cash.only....age.15.. .   
## Received.wages..in.cash.only....wage.recipients..age.15.. .   
## Received.private.sector.wages..in.cash.only....age.15.. .   
## Received.private.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.public.sector.wages..in.cash.only....age.15.. .   
## Received.public.sector.wages..in.cash.only....wage.recipients..age.15... .   
## Received.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.private.sector.wages..first.account.opened.to.receive.wages....age.15.. -4.200234e-02  
## Received.private.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... -9.428634e-05  
## Received.public.sector.wages..first.account.opened.to.receive.wages....age.15.. .   
## Received.public.sector.wages..first.account.opened.to.receive.wages....receiving.wages.into.an.account..age.15... .   
## Received.government.transfers.in.the.past.year....age.15.. .   
## Received.government.transfers.in.the.past.year..male.....age.15... .   
## Received.government.transfers.in.the.past.year..in.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.government.transfers.in.the.past.year..female....age.15... .   
## Received.government.transfers.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.transfers.in.the.past.year..older.adults....age.25... .   
## Received.government.transfers.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.transfers.in.the.past.year..secondary.education.or.more.....age.15... .   
## Received.government.transfers.in.the.past.year..income..poorest.40......age.15... .   
## Received.government.transfers.in.the.past.year..income.richest.60.....age.15... .   
## Received.government.transfers.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.a.financial.institution.account....age.15.. .   
## Received.a.public.sector.pension..into.a.financial.institution.account....pension.recipients..age.15... .   
## Received.a.public.sector.pension..in.cash.only....age.15.. .   
## Received.a.public.sector.pension..in.cash.only....pension.recipients..age.15... .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....age.15.. .   
## Received.a.public.sector.pension..first.account.opened.to.receive.pension....receiving.pension.into.an.account..age.15... .   
## Received.a.public.sector.pension.in.the.past.year....age.15.. .   
## Received.a.public.sector.pension.in.the.past.year..male.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..in.labor.force....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..female....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..young.adults....age.15.24.. .   
## Received.a.public.sector.pension.in.the.past.year..older.adults....age.25... .   
## Received.a.public.sector.pension.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..poorest.40....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..income..riches.60.....age.15... .   
## Received.a.public.sector.pension.in.the.past.year..rural.....age.15... .   
## Received.a.public.sector.pension..into.an.account....age.15.. .   
## Received.a.public.sector.pension..into.an.account....pension.recipients..age.15... .   
## Received.government.transfers..into.a.financial.institution.account....age.15.. .   
## Received.government.transfers..into.a.financial.institution.account....transfer.recipients..age.15... .   
## Received.government.transfers..into.an.account....age.15.. .   
## Received.government.transfers..into.an.account....transfer.recipients..age.15... .   
## Received.a.public.sector.pension..through.a.mobile.phone....age.15.. .   
## Received.a.public.sector.pension..through.a.mobile.phone....pension.recipients..age.15... -9.167643e-02  
## Received.government.transfers..through.a.mobile.phone....age.15.. .   
## Received.government.transfers..through.a.mobile.phone....transfer.recipients..age.15.. .   
## Received.government.transfers..in.cash.only....age.15.. .   
## Received.government.transfers..in.cash.only....transfer.recipients..age.15... .   
## Debit.card.used.to.make.a.purchase.in.the.past.year....age.15.. .   
## Used.a.debit.or.credit.card.to.make.a.purchase.in.the.past.year....age.15.. .   
## Received.government.transfers..first.account.opened.to.receive.government.transfers....age.15.. -3.888521e-06  
## Received.government.transfers..first.account.opened.to.receive.government.transfers....receiving.transfers.into.an.account..age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year....age.15.. .   
## Received.payments.for.agricultural.products.in.the.past.year..male....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..in.labor.force....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..female....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..young.adults....age.15.24.. .   
## Received.payments.for.agricultural.products.in.the.past.year..older.adults.....age.25... .   
## Received.payments.for.agricultural.products.in.the.past.year..primary.education.or.less.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..poorest.40.....age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.for.agricultural.products.in.the.past.year..rural.....age.15... .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....age.15.. .   
## Received.payments.for.agricultural.products..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....age.15.. .   
## Received.payments.for.agricultural.products..into.an.account....payment.recipients..age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....age.15.. .   
## Received.payments.for.agricultural.products..through.a.mobile.phone....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..in.cash.only....age.15.. .   
## Received.payments.for.agricultural.products..in.cash.only....payment.recipients..age.15... .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....age.15.. .   
## Received.payments.for.agricultural.products..first.account.opened.to.receive.agricultural.payments....receiving.payments.into.an.account..age.15... .   
## Received.payments.from.self.employment.in.the.past.year....age.15.. .   
## Received.payments.from.self.employment.in.the.past.year..male....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..in.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..out.of.labor.force.....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..female.....age.15... -1.658013e-04  
## Received.payments.from.self.employment.in.the.past.year..young.adults.....age.15.24.. -1.142182e-02  
## Received.payments.from.self.employment.in.the.past.year..older.adults.....age.25... .   
## Received.payments.from.self.employment.in.the.past.year..primary.education.or.less....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..poorest.40......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..income..richest.60......age.15... .   
## Received.payments.from.self.employment.in.the.past.year..rural.....age.15... .   
## Received.payments.from.self.employment..into.a.financial.institution.account....age.15.. .   
## Received.payments.from.self.employment..into.a.financial.institution.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..into.an.account....age.15.. .   
## Received.payments.from.self.employment..into.an.account....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....age.15.. .   
## Received.payments.from.self.employment..through.a.mobile.phone....payment.recipients..age.15.. .   
## Received.payments.from.self.employment..in.cash.only....age.15.. .   
## Received.payments.from.self.employment..in.cash.only....payment.recipients..age.15.. .   
## Has.a.national.identity.card....age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 7.438115e-01  
## Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..male....age.15..... 1.009949e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..in.labor.force.....age.15..... 1.104085e-01  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..female.....age.15..... 1.818230e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..young.adults....age.15.24.... 2.176237e-02  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..older.adults....age.25..... 4.105636e-03  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..primary.education.or.less.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..secondary.education.or.more.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..poorest.40......age.15..... 4.769909e-05  
## Used.a.mobile.phone.or.the.internet.to.access.an.account..income..richest.60.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... .   
## Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15.. .   
## Used.a.mobile.phone.or.the.internet.to.check.account.balance.in.the.past.year....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..male....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..in.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..out.of.labor.force.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..female....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..young.adults.....age.15.24. .   
## Outstanding.loan.for.a.funeral.or.wedding..older.adults.....age.25.. .   
## Outstanding.loan.for.a.funeral.or.wedding..primary.education.or.less.....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..secondary.education.or.more....age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..poorest.40......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..income..richest.60......age.15.. .   
## Outstanding.loan.for.a.funeral.or.wedding..rural.....age.15.. .   
## Used.checks.to.make.payments.in.the.past.year....age.15.. .   
## Credit.card.ownership....age.15.. .   
## Credit.card.ownership..male....age.15... .   
## Credit.card.ownership..in.labor.force.....age.15... .   
## Credit.card.ownership..out.of.labor.force.....age.15... .   
## Credit.card.ownership..female.....age.15... .   
## Credit.card.ownership..young.adults.....age.15.24.. .   
## Credit.card.ownership..older.adults.....age.25... -1.801350e-03  
## Credit.card.ownership..primary.education.or.less.....age.15... .   
## Credit.card.ownership..secondary.education.or.more.....age.15... .   
## Credit.card.ownership..income..poorest.40......age.15... .   
## Credit.card.ownership..income..richest.60.....age.15... .   
## Credit.card.ownership..rural.....age.15... .   
## Credit.card.used.in.the.past.year....age.15.. .   
## Deposit.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.a.financial.institution.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.a.financial.institution.account..age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year....age.15.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..male.....age.15... 1.540500e-02  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..in.labor.force....age.15... 5.081686e-02  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..out.of.labor.force....age.15... 3.786596e-03  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..female....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..young.adults.....age.15.24.. .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..older.adults....age.25... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..primary.education.or.less....age.15... 1.053107e-01  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..secondary.education.or.less....age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..poorest.40.....age.15... 2.524496e-02  
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15... .   
## No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15... .   
## No.deposit.and.no.withdrawal.in.the.past.year....with.an.account..age.15.. .   
## Received.government.payments..into.a.financial.institution.account....age.15.. .   
## Received.government.payments..into.a.financial.institution.account....payment.recipients..age.15... .   
## Received.government.payments..through.a.mobile.phone....age.15.. .   
## Received.government.payments..through.a.mobile.phone....payment.recipients..age.15... 1.245330e-01  
## Received.government.payments..in.cash.only....age.15.. .   
## Received.government.payments..in.cash.only....payment.recipients..age.15... .   
## Received.government.payments..into.an.account....age.15.. .   
## Received.government.payments..into.an.account....payment.recipients..age.15... .   
## Received.government.payments..first.account.opened.to.receive.government.payments....age.15.. .   
## Received.government.payments..first.account.opened.to.receive.government.payments....receiving.payments.into.an.account..age.15... .   
## Received.government.payments.in.the.past.year....age.15.. .   
## Received.government.payments.in.the.past.year..male....age.15... .   
## Received.government.payments.in.the.past.year..in.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..out.of.labor.force....age.15... .   
## Received.government.payments.in.the.past.year..female....age.15... .   
## Received.government.payments.in.the.past.year..young.adults....age.15.24.. .   
## Received.government.payments.in.the.past.year..older.adults....age.25... .   
## Received.government.payments.in.the.past.year..primary.education.or.less....age.15... .   
## Received.government.payments.in.the.past.year..secondary.education.or.more....age.15... .   
## Received.government.payments.in.the.past.year..income..poorest.40.....age.15... .   
## Received.government.payments.in.the.past.year..income..richest.60......age.15... .   
## Received.government.payments.in.the.past.year..rural.....age.15... .   
## Made.or.received.digital.payments.in.the.past.year....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..in.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.or.received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.or.received.digital.payments.in.the.past.year..primary.education.or.less....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..secondary.education.or.more....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..income..richest.60.....age.15.. .   
## Made.or.received.digital.payments.in.the.past.year..rural.....age.15.. .   
## Made.digital.payments.in.the.past.year....age.15.. .   
## Made.digital.payments.in.the.past.year..male.....age.15.. .   
## Made.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Made.digital.payments.in.the.past.year..out.of.labor.force.....age.15.. .   
## Made.digital.payments.in.the.past.year..female.....age.15.. .   
## Made.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Made.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Made.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Made.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Made.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Made.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Made.digital.payments.in.the.past.year..rural.....age.15.. .   
## Received.digital.payments.in.the.past.year....age.15.. .   
## Received.digital.payments.in.the.past.year..male....age.15.. .   
## Received.digital.payments.in.the.past.year..in.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..out.of.labor.force....age.15.. .   
## Received.digital.payments.in.the.past.year..female.....age.15.. .   
## Received.digital.payments.in.the.past.year..young.adults.....age.15.24. .   
## Received.digital.payments.in.the.past.year..older.adults.....age.25.. .   
## Received.digital.payments.in.the.past.year..primary.education.or.less.....age.15.. .   
## Received.digital.payments.in.the.past.year..secondary.education.or.more.....age.15.. .   
## Received.digital.payments.in.the.past.year..income..poorest.40......age.15.. .   
## Received.digital.payments.in.the.past.year..income..richest.60......age.15.. .   
## Received.digital.payments.in.the.past.year..rural....age.15.. .   
## Mobile.money.account....age.15.. .   
## Mobile.money.account..male.....age.15... 2.588276e-02  
## Mobile.money.account..in.labor.force....age.15... .   
## Mobile.money.account..out.of.labor.force....age.15... .   
## Mobile.money.account..female....age.15... .   
## Mobile.money.account..young.adults.....age.15.24.. .   
## Mobile.money.account..older.adults....age.25... .   
## Mobile.money.account..primary.education.or.less....age.15... .   
## Mobile.money.account..secondary.education.or.less....age.15... .   
## Mobile.money.account..income..poorest.40.....age.15... 5.537792e-02  
## Mobile.money.account..income..richest.60......age.15... .   
## Mobile.money.account..rural.....age.15... .

#imp variables  
#No.account.because.of.lack.of.necessary.documentation....age.15.. -0.208623148  
#No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... -0.106863057  
#Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15.. 0.013687914  
#Saved.for.old.age..male....age.15... -0.033327876  
#Received.private.sector.wages..through.a.mobile.phone....age.15.. -0.506733992  
#Borrowed.from.a.financial.institution..rural....age.15... -0.111471129  
#Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15... -0.005520971  
#Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15... -0.022075611  
#Received.domestic.remittances..through.a.mobile.phone....recipients..age.15.. -0.044045572  
#Mobile.money.account..income..richest.60......age.15... 0.136295203  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... 0.294889855  
#Mobile.money.account..in.labor.force....age.15... 0.043459034  
# No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15... -0.018648138  
# No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15... -0.002498068  
#Credit.card.ownership..young.adults.....age.15.24.. 0.056869448  
#Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15..... 0.280001277  
#Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15.. 0.038721259

## 4.Random forest regression model3 :

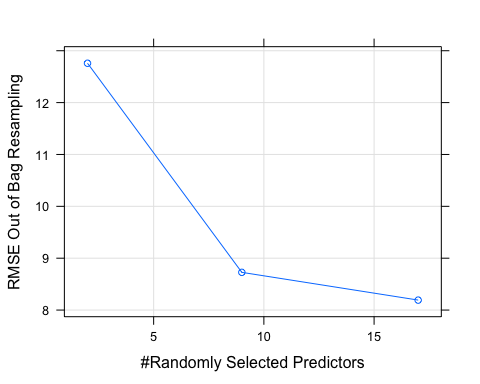
#data partition   
library(caTools)  
set.seed(2019)  
split = sample.split(DF5$Used.a.mobile.phone.or.the.internet.to.access.an.account....with.an.account..age.15..,SplitRatio = 0.8)  
training\_set4 = subset(DF5, split == TRUE)  
test\_set4 = subset(DF5, split == FALSE)  
  
#random forest regression   
library(randomForest)  
rf3 <- train(Used.a.mobile.phone.or.the.internet.to.access.an.account....age.15.. ~No.account.because.of.lack.of.necessary.documentation....age.15..+Used.a.mobile.phone.or.the.internet.to.access.a.financial.institution.account.in.the.past.year....age.15..+Used.a.mobile.phone.or.the.internet.to.access.an.account..rural.....age.15.....+Credit.card.ownership..young.adults.....age.15.24..+No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..rural.....age.15...+No.deposit.and.no.withdrawal.from.an.account.in.the.past.year..income..richest.60......age.15...+Mobile.money.account..in.labor.force....age.15...+Used.a.mobile.phone.or.the.internet.to.access.an.account..out.of.labor.force.....age.15..... +Mobile.money.account..income..richest.60......age.15...+Received.domestic.remittances..through.a.mobile.phone....recipients..age.15..+Borrowed.any.money.in.the.past.year..primary.education.or.less....age.15...+Borrowed.from.a.financial.institution.or.used.a.credit.card..primary.education.or.less....age.15...+Borrowed.from.a.financial.institution..rural....age.15...+Saved.for.old.age..male....age.15...+Received.private.sector.wages..through.a.mobile.phone....age.15..+Used.the.internet.to.pay.bills.in.the.past.year...secondary.education.or.more....age.15..+No.account.because.of.lack.of.necessary.documentation....without.a.financial.institution.account..age.15... ,data = training\_set4, method = 'rf', trControl = trainControl(method = 'oob'))  
pred3<-predict(rf3,test\_set4)  
pred3

## 2 5 19 31 67 98 121   
## 21.245500 12.674033 9.173700 12.615367 21.151033 7.716233 42.527367   
## 137   
## 15.269067

rf3

## Random Forest   
##   
## 30 samples  
## 17 predictors  
##   
## No pre-processing  
## Resampling results across tuning parameters:  
##   
## mtry RMSE Rsquared   
## 2 12.758468 0.4200497  
## 9 8.727154 0.7286443  
## 17 8.191615 0.7609258  
##   
## RMSE was used to select the optimal model using the smallest value.  
## The final value used for the model was mtry = 17.

plot(rf3)



rf3$bestTune

## mtry  
## 3 17

rf3$finalModel

##   
## Call:  
## randomForest(x = x, y = y, mtry = param$mtry)   
## Type of random forest: regression  
## Number of trees: 500  
## No. of variables tried at each split: 17  
##   
## Mean of squared residuals: 63.29579  
## % Var explained: 77.45