

1. **account\_fin** "Has an account at a financial institution"

Equal to 1 (0 otherwise) if the respondent, personally or together with someone else, has an account at a bank or another type of financial institution, such as a credit union, microfinance institution, cooperative, or the post office; has a debit card connected to an account at a financial institution with their name on it; received wages, government transfers, public sector pension, or payments for agricultural products directly into an account at a financial institution in the past year; or personally paid utility bills or school fees from an account at a financial institution in the past year.

2. **account\_mob** "Has a mobile money account"

Equal to 1 (0 otherwise) if the respondent, personally, used a GSM Association (GSMA) mobile money service to pay bills or to send or receive money in the past year; or received wages, government transfers, public sector pension, or payments for agricultural products through a mobile money account in the past year. Available only for countries where a GSMA mobile money service is available.

3. **account** "Has an account"

Equal to 1 (0 otherwise) if the respondent has an account at a financial institution, a mobile money account, or both.

4. **borrowed** "Borrowed in the past year"

Equal to 1 (0 otherwise) if the respondent, personally or together with someone else, borrowed money in the past year, including from a financial institution, a store (by using installment credit), family or friends, or another private lender, or for education or school fees, medical purposes, to start, operate, or expand a farm or business, or for any other reason.

5. **saved** "Saved in the past year"

Equal to 1 (0 otherwise) if the respondent, personally, saved or set aside money in the past year, including using an account at a financial institution, a savings club or person outside the family, or for education or school fees, old age, or to start, operate, or expand a farm or business, or for any other reason.

**Note:**

Additional constructed indicators related to payments can be obtained by using the STATA do-file (micro17\_indicators.do) in the supplementary materials. These indicators cover how people receive wages, government transfers, pensions and payments for agricultural products, how people make utility and school payments, and how people send or receive domestic remittances.

For more details, see **Glossary** here: <https://globalindex.worldbank.org/>