

# Global Findex 2025

## Microdata Codebook

The Global Findex 2025 individual-level data is available in the World Bank Microdata Library, [here](#).

The complete questionnaire is available [here](#).

“Don’t know” and “Refused to answer” are coded as ‘no’ in the Global Findex 2025 country-level database, [here](#).

# Global Findex 2025 Microdata Codebook

**Variable names and definitions are listed below:**

| Variable name                             | Label                                    | Definition  |
|---|--|---|
| <b>Demographic and Income Information</b> |  |   |
| economy                                   | Economy                                  | Name of the economy   |
| economycode                               | Economy code                             | International Standards Organization (ISO) 3-digit alphabetic code for each economy   |
| regionwb                                  | Regional code                            | World Bank regional classifications (2024)<br>East Asia & Pacific (excluding high income)<br>Europe & Central Asia (excluding high income)<br>High income<br>Latin America & Caribbean (excluding high income)<br>Middle East & North Africa (excluding high income)<br>South Asia<br>Sub-Saharan Africa (excluding high income)<br><br><u>Note:</u> High income based on GNI per capita data from 2024.<br>See more <a href="#">here</a> |
| pop_adult                                 | Population 15+, 2023, WDI                | Adult (15+) population using 2023 World Development Indicators (WDI)  |
| wpid_random                               | Gallup World Poll identifier             | Individual-level identifier to merge with Gallup World Poll data  |
| wgt                                       | Weight                                   | Weight assigned to each observation   |
| female                                    | Respondent is female                     | = 1 if the respondent is female<br>= 2 if the respondent is male  |
| age                                       | Respondent age                           | Respondent's age (in years)   |
| educ                                      | Respondent education level               | = 1 if the respondent has completed primary school or less<br>= 2 if the respondent has completed secondary school<br>= 3 if the respondent has completed tertiary education or more  |
| inc_q                                     | Within-economy household income quintile | Respondent's within-economy household income quintile (1 to 5)  |

|            |                                |   |
|------------|--------------------------------|---|
| emp_in     | Respondent is in workforce     | = 1 if the respondent is in the workforce<br>= 2 if the respondent is out of the workforce      |
| urbanicity | Respondent lives in rural area | = 1 if the respondent lives in a rural area<br>= 2 if and the respondent lives in an urban area |

**Note:** Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. See more [here](#).

**Global Findex Constructed Variables**  
*Using responses from multiple questionnaire variables*

|             |   |   |
|-------------|---|---|
| account_fin | Has an account at a financial institution | = 1 if the respondent had an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable), or has a debit card<br>= 0 if the respondent did not have an account   |
|             |   | <b>Note:</b> The data also includes an additional 2 percent of respondents in 2024 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; or paying utility bills from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents.  |
| account_mob | Has a mobile money account                | = 1 if the respondent used mobile money services to pay bills or to send or receive money in the past year<br>= 0 if the respondent did not use them  |
|             |   | <b>Note:</b> Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database. The data also includes an additional 2 percent of respondents in 2024 who received wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents. |
| account     | Has an account                            | = 1 if the respondent has an account at a financial institution, a mobile money account, or both<br>= 0 if the respondent does not have an account  |

|                     |   |   |
|---------------------|---|---|
| dig_account         | Has a digitally enabled account                       | =1 if the respondent has a mobile money account or an account at a bank or similar financial institution that they make digital payments from using a card or phone<br>=0 if the respondent does not have a mobile money account or an account at a bank or similar financial institution that they make digital payments from using a card or phone  |
| borrowed            | Borrowed  | = 1 if the respondent, personally or together with someone else, borrowed money in the past year, including from a bank or similar financial institution, via a mobile money account, from family or friends, or from an informal savings group, or for any other reason<br>= 0 if the respondent did not borrow  |
| saved               | Saved   | = 1 if the respondent personally saved or set aside money in the past year, including using an account at a financial institution, via a mobile money account, a savings club or person outside the family, for any reason<br>= 0 if the respondent did not save  |
| receive_wages       | Received a wage payment                               | = 1 if the respondent received a wage payment into an account in the past year<br>= 2 if the respondent received a wage payment in cash only in the past year<br>= 3 if the respondent received a wage payment via some other method in the past year<br>= 4 if the respondent did not receive a wage payment in the past year<br>= 5 if the respondent does not know/refuses to answer   |
| receive_transfers   | Received a government transfer payment                | = 1 if the respondent received government transfers into an account in the past year<br>= 2 if the respondent received government transfers in cash only in the past year<br>= 3 if the respondent received government transfers via some other method in the past year<br>= 4 if the respondent did not receive government transfers in the past year<br>= 5 if the respondent does not know/refuses to answer                             |
| receive_pensions    | Received a government pension payment                 | = 1 if the respondent received pension from the government into an account in the past year<br>= 2 if the respondent received pension from the government in cash only in the past year<br>= 3 if the respondent received pension from the government via some other method in the past year<br>= 4 if the respondent did not receive pension from the government in the past year<br>= 5 if the respondent does not know/refuses to answer |
| receive_agriculture | Received a payment for the sale of agricultural goods | = 1 if the respondent received payment from the sale of agricultural products into an account in the past year<br>= 2 if the respondent received payment from the sale of agricultural products in cash only in the past year<br>= 3 if the respondent received payment from the sale of agricultural products via some other method in the past year   |

|                      |  |  |
|----------------------|--|--|
|                      |  | <p>= 4 if the respondent did not receive payment from the sale of agricultural products in the past year</p> <p>= 5 if the respondent does not know/refuses to answer</p>  |
| merchantpay_dig      | Made a digital merchant payment                | <p>=1 if respondent used a card, or a mobile phone, to make a purchase in-store or to pay online for an internet purchase in the past year</p> <p>=0 if respondent did not make a digital merchant payment</p>   |
| pay_utilities        | Paid a utility bill                            | <p>= 1 if the respondent made a utility payment from an account in the past year</p> <p>= 2 if the respondent made a utility payment in cash only in the past year</p> <p>= 3 if the respondent made a utility payment via some other method in the past year</p> <p>= 4 if the respondent did not make a utility payment in the past year</p> <p>= 5 if the respondent does not know/refuses to answer</p>  |
| domestic_remittances | Made or received a domestic remittance payment | <p>= 1 if the respondent sent or received domestic remittances via an account in the past year</p> <p>= 2 if the respondent sent or received domestic remittances via other methods in the past year</p> <p>= 3 if the respondent did not send or receive domestic remittances in the past year</p> <p>= 4 if the respondent does not know/refuses to answer</p>   |
| anydigpayment        | Made or received a digital payment             | <p>= 1 if respondent used mobile money, a card, or a mobile phone to make a payment from an account, or used the internet to pay bills or to buy something online or in a store, or paid bills or sent or received remittances directly from or into a financial institution account or through a mobile money account in the past year. It also includes respondents who received payments for agricultural products, government transfers, wages, or a public sector pension into a financial institution account or through a mobile money account in the past year.</p> <p>= 0 if the respondent did not make or receive a digital payment</p> |

### ***Global Findex Questionnaire Variables***

|      |   |  |
|------|---|--|
| fin2 | Has a debit card                              | <p>=1 if the respondent has an ATM/debit card</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p>   |
| fin3 | Used a card or mobile phone to access account | <p>= 1 if the respondent has used a card or mobile phone to make payments, buy things, or to send or receive money from or to their financial institution account (excluding mobile money) in the past year</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p> |

|       |   |   |
|-------|---|---|
| fin4  | Opened first account to receive a wage or salary payment or money from the government | <p>= 1 if the respondent opened their first account at a financial institution (excluding mobile money) to receive a wage or salary payment or money from the government</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money)</p>   |
| fin5  | Frequency of money deposited into accounts  | <p>= 1 if money is deposited into the respondent's account(s) weekly</p> <p>=2 if money is deposited into the respondent's account(s) monthly</p> <p>=3 if money is deposited into the respondent's account less than once a month</p> <p>=4 if money is never deposited into the respondent's account</p> <p>=5 if don't know</p> <p>=6 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p> |
| fin6  | Frequency of money sent or taken out of accounts                                      | <p>= 1 if money is deposited into the respondent's account weekly</p> <p>=2 if money is deposited into the respondent's account monthly</p> <p>=3 if money is deposited into the respondent's account less than once a month</p> <p>=4 if money is never deposited into the respondent's account</p> <p>=5 if don't know</p> <p>=6 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>       |
| fin7  | Any deposits or withdrawals   | <p>=1 if any money was put into or taken out of respondent's account(s)</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts) who report deposits and withdrawals less than once a month or more infrequently.</p>  |
| fin8  | Store money in account  | <p>=1 if any money is kept in respondent's account(s)</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>  |
| fin9a | Receive account balance information using a mobile phone or the internet              | <p>=1 if respondent received any information about account balance through email, SMS, or a text message on a mobile phone</p> <p>=2 if no</p> <p>=3 if don't know</p> <p>=4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>   |

|         |  |   |
|---------|--|---|
| fin9b   | Check account balance using a mobile phone or the internet                               | <p>=1 if respondent checked their account balance using a mobile phone or a computer<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>   |
| fin10   | Has a credit card  | <p>= 1 if the respondent has a credit card<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of account owners (excluding mobile money accounts).</p>   |
| fin11_0 | Has a card that you can add money to and use to send and receive money or make purchases | <p>= 1 if the respondent has a card that you can add money to and use to send and receive money or make purchases<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>   |
| fin11_1 | Ever had an account at a bank or similar financial institution                           | <p>=1 if respondent has ever had an account at a bank or similar financial institution<br/>         =0 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>  |
| fin11a  | Reason for no account: too far   | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial institutions are too far away<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>  |
| fin11b  | Reason for no account: fees too expensive  | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because financial service fees are too expensive<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p> |

|         |   |  |
|---------|---|--|
| fin11c  | Reason for no account:<br>lack documentation            | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have the necessary documentation<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>       |
| fin11d  | Reason for no account:<br>lack money                    | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't have enough money to use one<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>           |
| fin11e  | Reason for no account:<br>family member already has one | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because someone else in the family already has an account<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p> |
| fin11f  | Reason for no account:<br>lack trust                    | <p>= 1 if the respondent does not have an account (excluding mobile money accounts) because they don't trust financial institutions<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a bank account. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding mobile money accounts.</p>           |
| fin11_2 | Could use account<br>without help                       | <p>=1 if respondent could use a bank or similar financial institution account by themselves<br/>         =2 if respondent would need the help of another person to open an account<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without an account at a bank or similar financial institution.</p>   |
| fin13_1 | Mobile money meets<br>financial needs                   | <p>=1 if yes, mobile money meets all financial needs<br/>         =2 if would like to open a bank account<br/>         =3 if don't know</p>  |

=4 if refused to answer

Note: Asked only of respondents with a mobile money account but not a bank account.

fin13a                      Frequency of money deposited into mobile money accounts                      = 1 if money is deposited into the respondent's account(s) weekly  
=2 if money is deposited into the respondent's account (s) monthly  
=3 if money is deposited into the respondent's account less than once a month  
=4 if money is never deposited into the respondent's account  
=5 if don't know  
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13b                      Frequency of money sent from mobile money accounts                      = 1 if money is sent from the respondent's account(s) weekly  
=2 if money is sent from the respondent's account (s) monthly  
=3 if money is sent from the respondent's account less than once a month  
=4 if money is never sent from the respondent's account  
=5 if don't know  
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13c                      Frequency of money taken out of mobile money accounts                      = 1 if money is taken out of the respondent's account(s) weekly  
=2 if money is taken out of the respondent's account (s) monthly  
=3 if money is taken out of the respondent's account less than once a month  
=4 if money is never taken out of the respondent's account  
=5 if don't know  
=6 if refused to answer

Note: Asked only of mobile money account owners.

fin13d                      Store money in mobile money account                      =1 if any money is kept in respondent's mobile money account(s)  
=2 if no  
=3 if don't know  
=4 if refused to answer

Note: Asked only of mobile money account owners.

fin13e                      Asked for mobile money PIN or password                      =1 if respondent received a message from someone they didn't know asking for their mobile money PIN or password  
=2 if no  
=3 if don't know  
=4 if refused to answer

Note: Asked only of mobile money account owners.

fin13f                      Sent money to the wrong number                      =1 if respondent sent money to the wrong number  
=2 if no  
=3 if don't know  
=4 if refused to answer

|          |  |   |
|----------|--|---|
|          |  | <u>Note:</u> Asked only of mobile money account owners.   |
| Fin13f_1 | Received money back after sending to the wrong number  | <p>=1 if respondent received money back after sending to the wrong number<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of mobile money account owners who answered yes to sending money to the wrong number.</p>   |
| fin14a   | Reason for no mobile money account: too far            | <p>= 1 if the respondent does not have a mobile money account because mobile money agents are too far away<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>              |
| fin14b   | Reason for no mobile money account: too expensive      | <p>= 1 if the respondent does not have a mobile money account because available mobile money products are too expensive<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p> |
| fin14c   | Reason for no mobile money account: lack documentation | <p>= 1 if the respondent does not have a mobile money account because they don't have the necessary documentation<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p>       |
| fin14d   | Reason for no mobile money account: lack of money      | <p>= 1 if the respondent does not have a mobile money account because they don't have enough money to use a mobile money account<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank</p>   |

displayed as a share of adults without an account are calculated excluding financial institution accounts.

|        |  |  |
|--------|--|--|
| fin14e | Reason for no mobile money account: worried about security   | <p>= 1 if the respondent does not have a mobile money account because they are worried about the safety of money in their account<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in Sub-Saharan Africa. The country-level averages in the report and the databank displayed as a share of adults without an account are calculated excluding financial institution accounts.</p> |
| fin15  | Used an agent or someone else to make a mobile money payment | <p>=1 if respondent ever used an agent or someone else to make a mobile money payment for them<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account.</p>   |
| fin16  | Ever had a mobile money account                              | <p>=1 if respondent ever had a mobile money account<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents without a mobile money account in.</p>   |
| fin17a | Saved at a bank or similar financial institution             | <p>=1 if respondent saved at a bank or similar financial institution<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused</p>   |
| fin17b | Saved using a mobile money account                           | <p>=1 if respondent saved using a mobile money account<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused to answer</p> <p><u>Note:</u> Asked only of respondents with a mobile money account.</p>  |
| fin17c | Saved using a savings club or a person outside the family    | <p>=1 if respondent saved using a savings club or person outside of the family<br/>=2 if no<br/>=3 if don't know<br/>=4 if refused to answer</p>   |
| fin17d | Formal saving frequency                                      | <p>=1 if respondent saved using an account (bank or mobile money) weekly<br/>=2 if respondent saved using an account (bank or mobile money) monthly<br/>=3 if respondent saved using an account (bank or mobile money) less than once a month<br/>=4 if don't know<br/>=5 if refused</p>   |

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|--------|--|---|
|        |  | <u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money).   |
| fin17e | Received interest  | =1 if respondent received additional money for the savings in their account<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money)                            |
| fin17f | Saved formally for old age                                   | =1 if respondent saved or set aside money for old age<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who report saving using an account (bank or mobile money)  |
| fin18  | Saved for any reason   | =1 if respondent saved or set aside money for any reason<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who do not save using an account (bank or mobile money), using a savings group or club, or for old age. |
| fin19  | Made regular payments to insurance agent or company          | =1 if respondent made regular payments to an insurance agent or company<br>=2 if no<br>=3 if don't know<br>=4 if refused  |
| fin20  | Applied for a loan using a mobile phone                      | =1 if respondent applied for a loan using a mobile phone<br>=2 if no<br>=3 if don't know<br>=4 if refused   |
| fin21  | Received loan applied for using a mobile phone               | =1 if respondent received a loan that they applied for using a mobile phone<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who report applying for a loan using a mobile phone                                  |
| fin22a | Borrowed from a formal bank or similar financial institution | =1 if respondent borrowed from a bank or a similar financial institution<br>=2 if no<br>=3 if don't know<br>=4 if refused   |

|          |   |   |
|----------|---|---|
| fin22a_1 | Borrowed from a mobile money provider                       | = 1 if respondent borrowed from a bank or a similar financial institution<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who have a mobile money account.         |
| fin22b   | Borrowed from friends or family                             | = 1 if respondent borrowed from friends or family<br>=2 if no<br>=3 if don't know<br>=4 if refused  |
| fin22c   | Borrowed from an informal savings club                      | =1 if respondent borrowed from an informal savings group or club<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who saved using an informal savings group or club |
| fin22d   | Borrowed for health or medical purposes                     | =1 if respondent borrowed money for health or medical purposes<br>=2 if no<br>=3 if don't know<br>=4 if refused   |
| fin22e   | Borrowed to start or operate a business                     | =1 if respondent borrowed money to start or operate a business<br>=2 if no<br>=3 if don't know<br>=4 if refused   |
| fin22f   | Purchased food on credit                                    | =1 if respondent purchased household food but paid for it at a later date<br>=2 if no<br>=3 if don't know<br>=4 if refused  |
| fin22g   | Used a credit card  | =1 if respondent used their credit card<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who have a credit card.  |
| fin22h   | Paid off all credit card balances in full by their due date | =1 if respondent paid off all of their credit card balances in full by their due date<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who used a credit card       |
| fin23    | Borrowed money for any reason                               | =1 if respondent borrowed money from any source for any reason<br>=2 if no  |

=3 if don't know  
=4 if refused

Note: Asked only of respondents who do not answer yes to fin22a, fin22a\_1, fin22b, fin22c, and fin22g.

fin24                      Main source of emergency money in 30 days

= 1 if the respondent's main source of emergency funds is savings  
= 2 if the respondent's main source of emergency funds is family, relatives, or friends  
= 3 if the respondent's main source of emergency funds is money from working  
= 4 if the respondent's main source of emergency funds is borrowing from a bank, employer, or private lender  
= 5 if the respondent's main source of emergency funds is sale of assets  
= 6 if the respondent's main source of emergency funds is from some other source  
= 7 if the respondent could not come up with the money  
= 8 if don't know  
= 9 if refused to answer

fin24a                      Difficulty of emergency funds in 30 days

= 1 if the respondent would find it very difficult to come up with emergency funds in the next 30 days  
= 2 if the respondent would find it somewhat difficult to come up with emergency funds in the next 30 days  
= 3 if the respondent would not have difficulty at all coming up with emergency funds in the next 30 days  
= 4 if don't know  
= 5 if refused to answer

Note: Asked only of respondents who reported a main source of emergency funds (that it would be possible to come up with emergency funds in the next 30 days).

fin24b                      How long household could cover expenses if main source of income was lost

=1 if household could last for less than two weeks if they lost their main source of income  
=2 if household could last for about one month if they lost their main source of income  
=3 if household could last for about two months if they lost their main source of income  
=4 if household could last for more than two months if they lost their main source of income  
=5 if don't know  
=6 if refused

fin24c                      Experienced a natural disaster or severe weather event

=1 if respondent experienced a natural disaster or severe weather event in the past three years  
=2 if no  
=3 if don't know  
=4 if refused

|         |   |   |
|---------|---|---|
| fin24d1 | Natural disaster in the past three years:<br>Income lost or unable to work, by self or household member                         | =1 if respondent or someone in their household lost income or were unable to work due to a natural disaster or severe weather event<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years.  |
| fin24d2 | Natural disaster in the past three years:<br>Damage to home or livestock  | =1 if respondent experienced damage to their home or livestock due to a natural disaster or severe weather event<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years.   |
| fin24d3 | Natural disaster in the past three years:<br>Unable to access or use their account to withdraw cash or to send or receive money | =1 if respondent was unable to access or use their account to withdraw cash or send or receive money due to a natural disaster or severe weather event<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who experienced a natural disaster in the past three years who have a bank or mobile money account. |
| fin25e1 | Use a mobile phone or card to pay for household cleaning supplies   | =1 if respondent used a mobile phone or card to pay for household cleaning supplies<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents with a bank or mobile money account.   |
| fin25e2 | Used a mobile phone or a card to pay for an in-store purchase   | =1 if respondent used a mobile phone or a card to pay for an in-store purchase in the past 12 months<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents with a bank or mobile money account.  |
| fin25e3 | Frequency of digital in-store merchant payments   | =1 if respondent used a card or a mobile phone to make an in-store merchant payment weekly<br>=2 if respondent used a card or a mobile phone to make an in-store merchant payment monthly<br>=3 if respondent used a card or a mobile phone to make an in-store merchant payment less than once a month<br>=4 if don't know<br>=5 if refused              |

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|         |  | <u>Note:</u> Asked only of respondents who report making digital in-store merchant payments.  |
| fin25e4 | Main reason for only using cash for in-store merchant payments | <p>=1 if respondent only uses cash for in-store merchant payments because the merchant only accepts cash<br/>         =2 if respondent only uses cash for in-store merchant payments because its more expensive to pay using a card or phone<br/>         =3 if respondent only uses cash for in-store merchant payments because they don't trust payments using a card or phone<br/>         =4 if respondent only uses cash for in-store merchant payments because they're used to paying in cash<br/>         =5 if respondent only uses cash for in-store merchant payments for some other reason<br/>         =6 if don't know<br/>         =7 if refused</p> <p><u>Note:</u> Asked only of respondents who don't make digital in-store merchant payments.</p> |
| fin26a  | Used a mobile phone or computer to make a bill payment         | <p>=1 if respondent personally used a mobile phone or computer to make a bill payment in the past 12 months<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents with a bank or mobile money account.</p>   |
| fin26b  | Used a mobile phone or the internet to buy something online    | <p>=1 if respondent bought something online that was delivered to them in the past 12 months<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents with a bank or mobile money account.</p>  |
| fin27   | Online purchase mode of payment                                | <p>=1 if respondent bought something online that was delivered to them and paid online<br/>         =2 if respondent bought something online that was delivered to them and paid in cash<br/>         =3 if respondent bought something online that was delivered to them and paid both online and in cash<br/>         =4 if don't know<br/>         =5 if refused</p> <p><u>Note:</u> Asked only of respondents who report buying something online that was delivered</p>   |
| fh1     | Made a domestic remittance                                     | <p>=1 if respondent gave or sent money to relatives or friends living in a different city in the same country<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>  |

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| fin28  | Made a digital domestic remittance           | <p>=1 if respondent gave or sent money to relatives or friends in a different city in the same country directly from an account or phone<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a domestic remittance payment.</p>   |
| fh2    | Received a domestic remittance               | <p>=1 if respondent received money from relatives or friends in a different city in the same country<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>   |
| fin29  | Received a digital domestic remittance       | <p>=1 if respondent received money from relatives or friends in a different city in the same country directly into an account or phone<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a domestic remittance payment.</p> |
| fh2a   | Received an international remittance payment | <p>=1 if respondent received money from relatives or friends living in a different country<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>   |
| fin30  | Made a utility payment                       | <p>=1 if respondent made regular payments for electricity, water, or trash collection<br/>         =2 if no<br/>         =3 if refused<br/>         =4 if refused</p>   |
| fin31a | Made a utility payment using a bank account  | <p>=1 if respondent made a regular utility payment using a bank or similar financial institution account<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a utility payment.</p>   |
| fin31b | Made a utility payment using a mobile phone  | <p>=1 if respondent made a regular utility payment using a mobile phone<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who made a utility payment.</p>  |

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| fin31c | Made a utility payment by handing cash to a bank agent or staff  | <p>=1 if respondent made a regular utility payment by handing cash to bank staff or an agent<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents without an account (bank or mobile money) and who make a utility payment either using a bank account or mobile money.</p> |
| fin31d | Made utility payments exclusively in cash                        | <p>=1 if respondent made a regular utility payment exclusively using cash<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who pay for utilities but not using a bank or mobile money account.</p>  |
| fin32  | Received a wage payment  | <p>=1 if respondent received a salary or wages from an employer in the past 12 months<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>  |
| fin33  | Employed by the government, military, or public sector           | <p>=1 if respondent has been employed by the government, military or public sector in the last 12 months<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>   |
| fin34a | Received wage payment into a bank or similar institution account | <p>=1 if respondent received wage or salary payments into an account at a bank or similar financial institution<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>  |
| fin34b | Received a wage payment through a mobile phone                   | <p>=1 if respondent received wage or salary payments through a mobile phone<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received a wage from an employer.</p>  |
| fin34c | Received a wage payment in cash                                  | <p>=1 if respondent received wage or salary payments in cash<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>   |

Note: Asked only of respondents who received a wage from an employer and who did not receive it into an account or mobile phone.

fin34d Received a wage payment into a card  
=1 if respondent received wage or salary payments into a card  
=2 if no  
=3 if don't know  
=4 if refused

Note: Asked only of respondents who received a wage from an employer and who did not receive it into an account, mobile phone, or in cash.

fin35 Paid an unexpected fee to withdraw wages  
=1 if respondent paid a fee that was more than expected when they withdrew their salary or wages from their account  
=2 if no  
=3 if don't know  
=4 if refused

Note: Asked only of respondents who received a wage from an employer into a bank account, mobile phone, or card.

fin36 Mode of wage withdrawal from account  
=1 if respondent takes out entire wage as cash at once  
=2 if respondent leaves some money in their account  
=3 if respondent transfers money to another personal account  
=4 if don't know  
=5 if refused

Note: Asked only of respondents who received a wage from an employer into a bank account, mobile phone, or card.

fin36a Person withdrawing wage from account  
=1 if respondent withdrew their wages from their account themselves  
=2 if a friend or family member took out their wages from their account for them  
=3 if respondent both withdrew their wages themselves AND had a friend or family withdraw them for them  
=4 if don't know  
=5 if refused

Note: Asked only of respondents who received a wage from an employer into a bank account, mobile phone, or card.

fin37 Received financial support from the government  
=1 if respondent received any financial support from the government in the past 12 months  
=2 if no  
=3 if don't know  
=4 if refused

fin38 Received a public sector pension  
=1 if respondent received a pension from the government, military, or public sector in the past 12 months  
=2 if no  
=3 if don't know  
=4 if refused

|        |  |  |
|--------|--|--|
| fin39a | Received money from the government into a bank account           | <p>=1 if respondent received money from the government directly into an account at a bank or similar financial institution<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension.</p>   |
| fin39b | Received money from the government through a mobile phone        | <p>=1 if respondent received money from the government through a mobile phone<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension.</p>  |
| fin39c | Received money from the government only in cash                  | <p>=1 if respondent received money from the government only in cash<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension but not into an account or mobile phone.</p>  |
| fin39d | Received money from the government into a card                   | <p>=1 if respondent received money from the government into a card<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p> <p><u>Note:</u> Asked only of respondents who received financial support from the government or a public sector pension but not into an account or mobile phone or in cash.</p>  |
| fin40  | Mode of government money withdrawal from account                 | <p>=1 if respondent takes out money as cash at once<br/>         =2 if respondent leaves some money in their account<br/>         =3 if respondent transfers money to another personal account<br/>         =4 if don't know<br/>         =5 if refused</p> <p><u>Note:</u> Asked only of respondents who received money from the government into a bank account, mobile phone, or card.</p> |
| fin41  | Paid an unexpected fee to withdraw government money from account | <p>=1 if respondent paid a fee that was more than expected when they withdrew money from the government from their account<br/>         =2 if no<br/>         =3 if don't know<br/>         =4 if refused</p>  |

Note: Asked only of respondents who received money from the government into a bank account, mobile phone, or card.

|        |   |  |
|--------|---|--|
| fin41a | Person withdrawing money from the government from account | =1 if respondent withdrew their money from the government from their account themselves<br>=2 if a friend or family member took out their money from the government from their account for them<br>=3 if respondent both withdrew their money from the government themselves AND had a friend or family withdraw them for them<br>=4 if don't know<br>=5 if refused<br><br><u>Note:</u> Asked only of respondents who received a wage from an employer into a bank account, mobile phone, or card. |
| fin42  | Received an agricultural payment                          | =1 if respondent received money for the sale of agricultural products, crops, produce, or livestock in the past 12 months<br>=2 if no<br>=3 if don't know<br>=4 if refused   |
| fin43a | Received an agricultural payment into a bank account      | =1 if respondent received an agricultural payment into an account at a bank or similar financial institution<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who receive money for the sale of agricultural products.   |
| fin43b | Received an agricultural payment through a mobile phone   | =1 if respondent received an agricultural payment through a mobile phone<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who receive money for the sale of agricultural products.   |
| fin43c | Received an agricultural payment only in cash             | =1 if respondent received an agricultural payment only in cash<br>=2 if no<br>=3 if don't know<br>=4 if refused<br><br><u>Note:</u> Asked only of respondents who receive money for the sale of agricultural products but not into an account or through a mobile phone.   |
| fin43d | Received an agricultural payment into a card              | =1 if respondent received an agricultural payment into a card<br>=2 if no<br>=3 if don't know<br>=4 if refused   |

Note: Asked only of respondents who receive money for the sale of agricultural products but not into an account, through a mobile phone, or in cash.

|       |  |   |
|-------|--|---|
| fin44 | Use phone or internet to access weather or farming information | =1 if respondent uses a phone or the internet to access information such as weather updates, pest control, or farming tips<br>=2 if no<br>=3 if don't know<br>=4 if refused |
|-------|--|---|

Note: Asked only of respondents who receive money for the sale of agricultural goods.

|       |                          |  |
|-------|--------------------------|--|
| fin45 | Greatest financial worry | =1 if respondent is most worried about not having enough money for their old age<br>=2 if respondent is most worried about not having enough money for their business<br>=3 if respondent is most worried about not having enough money for medical costs in case of a serious illness or accident<br>=4 if respondent is most worried about not having enough money for monthly expenses, such as food, housing, or bills<br>=5 if respondent is most worried about not having enough money for school or education fees<br>=6 if respondent is most worried about not having enough money for some other reason<br>=7 if don't know<br>=8 if refused |
|-------|--------------------------|--|

Note: Respondents can only select one reason.

***Global Findex Digital Connectivity Tracker Constructed Variables***  
*Using responses from multiple questionnaire variables*

|          |  |  |
|----------|--|--|
| internet | Used the internet within the past three months | =1 if respondent has used the internet in the past three months<br>=0 if respondent has not used the internet in the past three months |
|----------|--|--|

***Global Findex Digital Connectivity Tracker Questionnaire Variables***

|      |                     |   |
|------|---------------------|---|
| con1 | Have a mobile phone | =1 if respondent has a mobile phone that they use to make and receive personal calls<br>=2 if no<br>=3 if don't know<br>=4 if refused |
|------|---------------------|---|

|       |   |   |
|-------|---|---|
| con2a | Reason for no phone:<br>lack of money                           | =1 if respondent does not have a mobile phone because they do not have enough money to buy a mobile phone<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone.                                |
| con2b | Reason for no phone:<br>mobile minutes are too expensive        | =1 if respondent does not have a mobile phone because buying minutes is too expensive<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone.  |
| con2c | Reason for no mobile phone:<br>lack of reliable coverage        | =1 if respondent does not have a mobile phone because there isn't reliable coverage where they live<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone.                                      |
| con2d | Reason for no mobile phone:<br>difficulties reading or typing   | =1 if respondent does not have a mobile phone because they have difficulties reading or typing on a mobile phone<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone.                         |
| con2e | Reason for no mobile phone:<br>family or community disapproval  | =1 if respondent does not have a mobile phone because people in their family or community disapprove<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone.                                     |
| con2f | Reason for no mobile phone:<br>worried about safety or security | =1 if respondent does not have a mobile phone because they are worried about their personal safety or security when using a mobile phone<br>=2 if no<br>=8 if don't know<br>=9 if refused<br><br><u>Note:</u> Asked only of respondents without a mobile phone. |
| con2g | Reason for no mobile phone:<br>used someone else's mobile phone | =1 if respondent does not have a mobile phone because they use someone else's mobile phone<br>=2 if no<br>=8 if don't know  |

=9 if refused

Note: Asked only of respondents without a mobile phone.

|      |   |  |
|------|---|--|
| con3 | Main reason for not having a mobile phone | <p>=1 if the main reason the respondent doesn't have a mobile phone is not having enough money to buy a mobile phone</p> <p>=2 if the main reason the respondent doesn't have a mobile phone is that buying minutes is too expensive</p> <p>=3 if the main reason the respondent doesn't have a mobile phone is that there is not reliable internet coverage where they live</p> <p>=4 if the main reason the respondent doesn't have a mobile phone is that they have difficulties reading or typing on a mobile phone</p> <p>=5 if the main reason the respondent doesn't have a mobile phone is that people in their family or community disapprove</p> <p>=6 if the main reason the respondent doesn't have a mobile phone is that they are worried about their personal safety or security when using a mobile phone</p> <p>=7 if the main reason the respondent doesn't have a mobile phone is that they use someone else's mobile phone</p> <p>=97 if the main reason the respondent doesn't have a mobile phone is some other reason or none of these reasons</p> <p>=98 if don't know</p> <p>=99 if refused</p> |
|------|---|--|

Note: Asked only of respondents without a mobile phone. Respondents are only asked about a reason if they responded "yes" to it above.

|      |                                  |  |
|------|----------------------------------|--|
| con4 | Used someone else's mobile phone | <p>=1 if respondent used someone else's mobile phone in the past three months</p> <p>=2 if no</p> <p>=8 if don't know</p> <p>=9 if refused</p> |
|------|----------------------------------|--|

Note: Asked only of respondents without a mobile phone.

|      |  |  |
|------|--|--|
| con5 | Type of phone used when using someone else's phone | <p>=1 if respondent used someone else's smartphone</p> <p>=2 if respondent used someone else's basic text phone</p> <p>=8 if don't know</p> <p>=9 if refused</p> |
|------|--|--|

Note: Asked only of respondents who report using someone else's phone.

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|------|--|---|
| con6 | Personal SIM card used in someone else's phone | <p>=1 if respondent has a personal SIM card that they used in another person's mobile phone in the past 3 months</p> <p>=2 if no</p> <p>=8 if don't know</p> <p>=9 if refused</p> |
|------|--|---|

Note: Asked only of respondents who report using someone else's phone.

|      |                                      |   |
|------|--------------------------------------|---|
| con7 | Rules for using someone else's phone | <p>=1 if respondent has rules set for them about how they can use someone else's mobile phone</p> |
|------|--------------------------------------|---|

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|-------|--|---|
|       |  | <p>=2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who report using someone else's phone.</p>   |
| con8  | Someone in the household owns a mobile phone | <p>=1 if someone in the respondent's household owns a mobile phone<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who do not own a mobile phone and who have not used someone else's in the past 3 months</p>   |
| con9  | Type of phone                                | <p>=1 if the main phone the respondent uses is a smartphone<br/>         =2 if the main phone the respondent uses is a basic text phone<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>   |
| con10 | Could use whatsapp on basic phone            | <p>=1 if respondent could use WhatsApp on their basic phone if they wanted to<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who own a basic text phone.</p>  |
| con11 | SIM registered in own name                   | <p>=1 if SIM number in respondent's phone is registered in their name<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>   |
| con12 | Mobile phone use frequency                   | <p>=1 if respondent uses their mobile phone daily<br/>         =2 if respondent uses their mobile phone weekly<br/>         =3 if respondent uses their mobile phone monthly<br/>         =4 if respondent uses their mobile phone less than once a month<br/>         =7 if respondent uses their mobile phone never<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p> |
| con13 | Used a mobile phone in the past three months | <p>=1 if respondent used a mobile phone in the past three months<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a phone but did not use it daily, weekly, or monthly.</p>  |

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| con14 | Read a text message                                | <p>=1 if respondent has read a text message on a mobile phone. This can include an SMS or text message or a message on a messaging app like WhatsApp.<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p>   |
| con15 | Can understand a text message with English letters | <p>=1 if respondent could understand a text message in the language of the interview written using English letters like "A", "B", "C".<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who read a text message</p>   |
| con16 | Sent a text message                                | <p>=1 if the respondent has ever sent a text message on a mobile phone. This can include an SMS or text message or a message on a messaging app like WhatsApp.<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who read a text message.</p>  |
| con17 | Preferred mode of government communication         | <p>=1 if respondent prefers to receive important news from the government by SMS or text message<br/>         =2 if respondent prefers to receive important news from the government by a phone call with a recorded voice<br/>         =3 if respondent prefers to receive important news from the government by neither a text message nor a voice call<br/>         =4 if respondent prefers to receive important news from the government by both/either a text message or a voice call<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone.</p> |
| con18 | Have a PIN or password on mobile phone             | <p>=1 if respondent has lock on their mobile phone such as a PIN. Password, or fingerprint<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents with a mobile phone.</p>  |
| con19 | Can change PIN or password                         | <p>=1 if respondent is able to change the PIN or password on their mobile phone without help<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p>   |

Note: Asked only of respondents who have a PIN/password on their mobile phone.

con20 Rules about using own phone =1 if someone such as a family member sets rules about how respondent can use their own phone  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents with a mobile phone.

con21 Received scam text or call =1 if respondent received a phone call or SMS or text message on their mobile phone from someone they don't know asking for money in the past 12 months  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents with a mobile phone.

con22 Sent money to scammer =1 if respondent sent money to person they did not know asking for money  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who received a text or call from someone they didn't know asking for money.

con23 Received unwanted or offensive messages =1 if respondent received unwanted and offensive messages, photos, or videos to their mobile phone in the past 12 months  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents with a mobile phone.

con24 Used the internet in the past 7 days =1 if respondent used the internet in the past 7 days  
=2 if no  
=8 if don't know  
=9 if refused

con25 Used the internet in the past 3 months =1 if respondent used the internet in the past 3 months  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who do not report using the internet in the past 7 days.

con26 Frequency of internet use =1 if respondent uses the internet daily  
=2 if respondent uses the internet weekly

=3 if respondent uses the internet monthly  
=4 if respondent uses the internet less than once a month  
=7 if respondent never uses the internet  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months.

con27

Purchase a data package

=1 if respondent buys a data package to use the internet  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months.

con28

Frequency of data package purchase

=1 if respondent purchases their data package daily  
=2 if respondent purchases their data package weekly  
=3 if respondent purchases their data package monthly  
=4 if respondent purchases their data package less than once a month  
=7 if respondent never purchases their data package  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who purchased a data package.

con29

Connect to the internet only through free WiFi

=1 if respondent connects to the internet only through free WiFi  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who used the internet within the past three months but who did not purchase a data package.

con30a

Sent a voice message from a mobile phone

=1 if respondent sent a voice message from a mobile phone  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months or who have a smartphone.

con30b

Sent a photo from a mobile phone

=1 if respondent sent a photo from a mobile phone  
=2 if no  
=8 if don't know  
=9 if refused

Note: Asked only of respondents who used the internet within the past 3 months or who have a smartphone.

|        |  |   |
|--------|--|---|
| con30c | Used social media on a mobile phone  | <p>=1 if respondent used social media, like Facebook or TikTok, on a mobile phone<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>                         |
| con30d | Read about news or current events online                                   | <p>=1 if respondent read about news or current events online<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>  |
| con30e | Accessed educational information online                                    | <p>=1 if respondent accessed information online to learn, train, or educate themselves or someone else<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>    |
| con30f | Earned money online  | <p>=1 if respondent used apps or websites to earn money, for example, by selling goods or services online<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p> |
| con30g | Accessed government services or searched for government information online | <p>=1 if respondent accessed government services or searched for government information online<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>            |
| con30h | Searched or applied for a job online                                       | <p>=1 if respondent searched or applied for a job online<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who used the internet within the past 3 months or who have a smartphone.</p>  |

|        |  |   |
|--------|--|---|
| con31a | Reason for no smartphone: not enough money                               | <p>=1 if respondent does not have a smartphone because they don't have enough money to buy one<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>                 |
| con31b | Reason for no smartphone: data plan is too expensive                     | <p>=1 if respondent does not have a smartphone because buying a mobile data plan is too expensive<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>              |
| con31c | Reason for no smartphone: no reliable coverage                           | <p>=1 if respondent does not have a smartphone because of a lack of reliable internet coverage where they live<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p> |
| con31d | Reason for no smartphone: difficulties reading or typing on a smartphone | <p>=1 if respondent does not have a smartphone because of difficulties reading or typing on a smartphone<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>       |
| con31e | Reason for no smartphone: family or community disapproval                | <p>=1 if respondent does not have a smartphone because of family or community disapproval<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>                      |
| con31f | Reason for no smartphone: worried about safety or security               | <p>=1 if respondent does not have a smartphone because they are worried about their personal safety or security when using a smartphone<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p>  |

|        |   |   |
|--------|---|---|
|        |   | <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>   |
| con31g | Reason for no smartphone: use someone else's smartphone | <p>=1 if respondent does not have a smartphone because they use someone else's<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>   |
| con31h | Reason for no smartphone: no need                       | <p>=1 if respondent does not have a smartphone because they have no need for one<br/>         =2 if no<br/>         =8 if don't know<br/>         =9 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone.</p>   |
| con32  | Main reason for not having a smartphone                 | <p>=1 if main reason for respondent not having a smartphone is that they don't have enough money to buy a smartphone<br/>         =2 if main reason for respondent not having a smartphone is that buying a mobile data plan is too expensive<br/>         =3 if main reason for respondent not having a smartphone is that there isn't reliable internet coverage where they live<br/>         =4 if main reason for respondent not having a smartphone is that they have difficulties reading or typing<br/>         =5 if main reason for respondent not having a smartphone is family or community disapproval<br/>         =6 if main reason for respondent not having a smartphone is that they are worried about their personal safety or security when using a smartphone<br/>         =7 if main reason for respondent not having a smartphone is that they use someone else's smartphone<br/>         =8 if main reason for respondent not having a smartphone is that they have no need for one<br/>         =97 if main reason for respondent not having a smartphone is some other reason or none of these reasons<br/>         =98 if don't know<br/>         =99 if refused</p> <p><u>Note:</u> Asked only of respondents who have a mobile phone but not a smartphone. Respondents were only able to select from barriers to smartphone ownership that they listed above.</p> |

Note: For documentation of which questions are asked in each economy please refer to the indicator mapping document [here](#).