Israel - Global Financial Inclusion (Global Findex) Database 2011

Development Research Group, Finance and Private Sector Development Unit - World Bank

Report generated on: April 15, 2015

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Sampling

Sampling Procedure

The Global Findex indicators are drawn from survey data collected by Gallup, Inc. over the 2011 calendar year, covering more than 150,000 adults in 148 economies and representing about 97 percent of the world's population. Since 2005, Gallup has surveyed adults annually around the world, using a uniform methodology and randomly selected, nationally representative samples. The second round of Global Findex indicators was collected in 2014 and is forthcoming in 2015. The set of indicators will be collected again in 2017.

Surveys were conducted face-to-face in economies where landline telephone penetration is less than 80 percent, or where face-to-face interviewing is customary. The first stage of sampling is the identification of primary sampling units, consisting of clusters of households. The primary sampling units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households by means of the Kish grid.

Surveys were conducted by telephone in economies where landline telephone penetration is over 80 percent. The telephone surveys were conducted using random digit dialing or a nationally representative list of phone numbers. In selected countries where cell phone penetration is high, a dual sampling frame is used. Random respondent selection is achieved by using either the latest birthday or Kish grid method. At least three attempts are made to teach a person in each household, spread over different days and times of year.

The sample size in Israel was 1,000 individuals.

Weighting

Data weighting is used to ensure a nationally representative sample for each economy. First, base sampling weights are constructed to account for oversamples and household size. If an oversample has been conducted, the data are weighted to correct the disproportionate sample. Weighting by household size (number of residents age 15 and above) is used to adjust for the probability of selection, as residents in large households will have a disproportionately lower probability of being selected for the sample. Second, poststratification weights are constructed. Population statistics are used to weight the data by gender, age, and, where reliable data are available, education or socioeconomic status.

Questionnaires

Overview

The questionnaire was designed by the World Bank, in conjunction with a Technical Advisory Board composed of leading academics, practitioners, and policy makers in the field of financial inclusion. The Bill and Melinda Gates Foundation and Gallup, Inc. also provided valuable input. The questionnaire was piloted in over 20 countries using focus groups, cognitive interviews, and field testing. The questionnaire is available in 142 languages upon request.

Questions on insurance, mobile payments, and loan purposes were asked only in developing economies. The indicators on awareness and use of microfinance insitutions (MFIs) are not included in the public dataset. However, adults who report saving at an MFI are considered to have an account; this is reflected in the composite account indicator.

Data Collection

Data Collection Dates

Start	End	Cycle
2011-10-31	2011-12-18	Triennial

Data Collection Mode

Face-to-face [f2f]

DATA COLLECTION NOTES

Interviews were conducted in the following languages: Arabic, Hebrew.

Data Processing

No content available

Data Appraisal

Estimates of Sampling Error

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country- and indicator-specific standard errors, refer to the Annex and Country Table in Demirguc-Kunt, Asli and L. Klapper. 2012. "Measuring Financial Inclusion: The Global Findex." Policy Research Working Paper 6025, World Bank, Washington, D.C.

File Description

Variable List

micro_ISR

Content	
Cases	1000
Variable(s)	41
Structure	Type: Keys: ()
Version	Version 02 includes the following updates: - Modification of the "inc_q" data The methodology to calculate within-country income quintiles changed since 2011. Instead of basing the within-country income quintiles on household income data alone, additional data on household headcount are used. The finer granularity allows a more precise mapping of the income data into the within-country income quintiles. Weights are used to make the mapping nationally representative to the income structure of the country. The new method was retroactively applied to the 2011 data. All observations in "inc_q" are affected.
Producer	
Missing Data	

Variables

ID	Name	Label	Type	Format	Question
V42	economy	Economy	discrete	character	
V43	ecnmycode	Economy code	discrete	character	
V44	wgt	weight	contin	numeric	
V45	female	Respondent is female	discrete	numeric	
V46	age	Respondent age	discrete	numeric	Please tell me your age.
V47	educ	Respondent education level	discrete	numeric	What is your highest completed level of education?
V48	inc_q	Within-econonmy income quintile	discrete	numeric	What is your total monthly household income in [insert local currency], before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.
V49	q1a	Has an account at a financial instititution	discrete	numeric	Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at a bank or credit union (or another financial institution, where applicable - for example, cooperatives in Latin America)
V50	account	Has an account at a financial institution/post office/MFI (composite indicator)	discrete	numeric	Composite indicator.
V51	q1b	Has an account at a post office	discrete	numeric	Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at the Post Office (for example, [insert local example])?
V52	q2	If has account: purpose of account	discrete	numeric	Do you use your account(s) for personal transactions, business purposes, or both?
V53	q3a	Has a debit card	discrete	numeric	A debit card [(where applicable, read:) sometimes called [insert local example(s) here - a bank card, bank book or salary card] is a card that allows you to make payments, get money, or buy things and the money is taken out of your bank account right away. Do you have a debit card?

ID	Name	Label	Type	Format	Question
V54	q3b	Has a credit card	discrete	numeric	A credit card is like a debit card, but the money is not taken from your account right away. You get credit to make payments or buy things, and you can pay the balance off later. Do you have a credit card?
V55	q4	If has account: number of monthly deposits into account	discrete	numeric	In a typical month, about how many times is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself or others (read 1-4).
V56	q5	If has account: number of monthly withdrawals from account	discrete	numeric	In a typical month, about how many times is money taken out of your personal account(s)? This includes cash withdrawals, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or others (read 1-4)
V57	q6	If has account: most frequent mode of cash withdrawal	discrete	numeric	When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?
V58	q7	If has account: most frequent mode of cash deposit	discrete	numeric	When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?
V59	q8a	If has account: uses checks	discrete	numeric	In the past 12 months, have you used checks to make payments on bills or to buy things using money from your account(s)?
V60	q8b	If has account: uses electronic payments	discrete	numeric	In the past 12 months, have you used electronic payments that you make or that are made automatically (including wire transfers or payments made online) to make payments on bills or to buy things using money from your account(s)?
V61	q9a	If has account: uses it to receive work payments	discrete	numeric	In the past 12 months, have you used your account(s) to receive money or payments for work or from selling goods?
V62	q9b	If has account: uses it to receive gov't payments	discrete	numeric	In the past 12 months, have you used your account(s) to receive money or payments from the government?
V63	q9c	If has account: uses it to receive money from family	discrete	numeric	In the past 12 months, have you used your account(s) to receive money from family members living elsewhere?
V64	q9d	If has account: uses it to send money to family	discrete	numeric	In the past 12 months, have you used your account(s) to send money to family members living elsewhere?
V65	q10a	If does not have account: b/c too far away	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: They are too far away
V66	q10b	If does not have account: b/c too expensive	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: They are too expensive
V67	q10c	If does not have account: b/c lack documentation	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't have the necessary documentation (ID, wage slip)
V68	q10d	If does not have account: b/c lack trust	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't trust them
V69	q10e	If does not have account: b/c lack of money	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: You don't have enough money to use them
V70	q10f	If does not have account: b/c religious reasons	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: Because of religious reasons

ID	Name	Label	Type	Format	Question
V71	q10g	If does not have account: b/c family member already has one	discrete	numeric	Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution: Because someone else in the family already has an account
V72	q11	Has saved money in the past 12 months	discrete	numeric	In the past 12 months, have you saved or set aside any money?
V73	q12a	If saved: saved for future expenses (education, wedding)	discrete	numeric	In the past 12 months, have you saved for: Expenses in the future such as education, a wedding, or a big purchase
V74	q12b	If saved: saved for emergencies	discrete	numeric	In the past 12 months, have you saved for: Emergencies or a time when you expect to have less income
V75	q13a	If saved: saved at a financial institution	discrete	numeric	In the past 12 months, have you saved or set aside money by using an account at a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution
V76	q13b	If saved: saved using a savings club	discrete	numeric	In the past 12 months, have you saved or set aside money by using an informal savings club or a person outside the family (If necessary, provide local examples (chit fund, tontine, merry-go-round, ROSCA, burial society, etc.)
V77	q14a	Borrowed money from financial institution in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution?
V78	q14b	Borrowed money from a store (store credit) in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from a store by using installment credit or buying on credit?
V79	q14c	Borrowed money from family or friends in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from family or friends?
V80	q14d	Borrowed money from employer in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from employer?
V81	q14e	Borrowed money from another private lender in past 12 months	discrete	numeric	In the past 12 months, have you borrowed any money from another private lender?
V82	q15a	Currently has loan for home purchase	discrete	numeric	Do you currently have a loan you took out for any of the following reasons? To purchase your home or apartment.

Economy (economy)
File: micro_ISR

Overview	

Type: Discrete
Format: character
Width: 24

Valid cases: 1000
Invalid: 0

Economy code (ecnmycode)
File: micro_ISR

Overview	

Type: Discrete
Format: character
Width: 3

Valid cases: 1000
Invalid: 0

weight (wgt)
File: micro_ISR

Overview	

Type: Continuous
Format: numeric
Width: 17
Decimals: 0
Range: 0.346734694650014-3.67841275399942

Valid cases: 1000
Invalid: 0
Minimum: 0.4
Maximum: 3.2

Respondent is female (female)
File: micro_ISR

Overview	

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 1000
Invalid: 0

Interviewer instructions

Interviewer coded.

Respondent age (age)
File: micro_ISR

Overview	

Type: Discrete
Format: numeric
Width: 3
Decimals: 0
Range: 0-100

Valid cases: 993
Invalid: 7

Literal question

Please tell me your age.

Respondent education level (educ)
File: micro_ISR

Overview	
Type: Discrete	**Valid cases: 1000**
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

What is your highest completed level of education?

Within-econonmy income quintile (inc_q)
File: micro_ISR

Overview	
Type: Discrete	**Valid cases: 1000**
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

What is your total monthly household income in [insert local currency], before taxes? Please include income from wages and salaries, remittances from family members living elsewhere, farming, and all other sources.

Has an account at a financial instititution (q1a)
File: micro_ISR

Overview	
Type: Discrete	**Valid cases: 1000**
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at a bank or credit union (or another financial institution, where applicable - for example, cooperatives in Latin America)

Has an account at a financial institution/post office/MFI (composite indicator) (account)
File: micro_ISR

Overview	
Type: Discrete	**Valid cases: 1000**
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 0-4	

Literal question

Composite indicator.

Has an account at a post office (q1b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

Do you, either by yourself or together with someone else, currently have an account at any of the following places? An account can be used to save money, to make or receive payments, or to receive wages and remittances. Do you currently have an account at the Post Office (for example, [insert local example])?

If has account: purpose of account (q2)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 928
Invalid: 72

Literal question

Do you use your account(s) for personal transactions, business purposes, or both?

Interviewer instructions

Asked to those with an account

Has a debit card (q3a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

A debit card [(where applicable, read:) sometimes called [insert local example(s) here - a bank card, bank book or salary card] is a card that allows you to make payments, get money, or buy things and the money is taken out of your bank account right away. Do you have a debit card?

Has a credit card (q3b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

Has a credit card (q3b)
File: micro_ISR

A credit card is like a debit card, but the money is not taken from your account right away. You get credit to make payments or buy things, and you can pay the balance off later. Do you have a credit card?

If has account: number of monthly deposits into account (q4)
File: micro_ISR

Overview	
Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

In a typical month, about how many times is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself or others (read 1-4).

Interviewer instructions

Asked to those with an account.

If has account: number of monthly withdrawals from account (q5)
File: micro_ISR

Overview	
Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

In a typical month, about how many times is money taken out of your personal account(s)? This includes cash withdrawals, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or others (read 1-4)

Interviewer instructions

Asked to those with an account.

If has account: most frequent mode of cash withdrawal (q6)
File: micro_ISR

Overview	
Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-7	

Literal question

When you need to get cash (paper or coins) from your account(s), do you usually get it (read 1-4)?

Interviewer instructions

Asked to those with an account.

If has account: most frequent mode of cash deposit (q7)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-7

Valid cases: 948
Invalid: 52

Literal question

When you put cash (paper or coins) into your account(s), do you usually do it (read 1-4)?

Interviewer instructions

Asked to those with an account.

If has account: uses checks (q8a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 940
Invalid: 60

Literal question

In the past 12 months, have you used checks to make payments on bills or to buy things using money from your

Interviewer instructions

Asked to those with an account.

If has account: uses electronic payments (q8b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 940
Invalid: 60

Literal question

In the past 12 months, have you used electronic payments that you make or that are made automatically (including wire transfers or payments made online) to make payments on bills or to buy things using money from your account(s)?

Interviewer instructions

Asked to those with an account.

If has account: uses it to receive work payments (q9a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 940
Invalid: 60

If has account: uses it to receive work payments (q9a)
File: micro_ISR

Literal question

In the past 12 months, have you used your account(s) to receive money or payments for work or from selling goods?

Interviewer instructions

Asked to those with an account.

If has account: uses it to receive gov't payments (q9b)
File: micro_ISR

Overview

Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

In the past 12 months, have you used your account(s) to receive money or payments from the government?

Interviewer instructions

Asked to those with an account.

If has account: uses it to receive money from family (q9c)
File: micro_ISR

Overview

Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

In the past 12 months, have you used your account(s) to receive money from family members living elsewhere?

Interviewer instructions

Asked to those with an account.

If has account: uses it to send money to family (q9d)
File: micro_ISR

Overview

Type: Discrete	Valid cases: 940
Format: numeric	Invalid: 60
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

In the past 12 months, have you used your account(s) to send money to family members living elsewhere?

Interviewer instructions

Asked to those with an account.

If does not have account: b/c too far away (q10a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
They are too far away

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c too expensive (q10b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
They are too expensive

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c lack documentation (q10c)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
You don't have the necessary documentation (ID, wage slip)

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c lack trust (q10d)
File: micro_ISR

Overview

If does not have account: b/c lack trust (q10d)
File: micro_ISR

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
You don't trust them

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c lack of money (q10e)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
You don't have enough money to use them

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c religious reasons (q10f)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
Because of religious reasons

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

If does not have account: b/c family member already has one (q10g)
File: micro_ISR

Overview

If does not have account: b/c family member already has one (q10g)
File: micro_ISR

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 52
Invalid: 948

Literal question

Please tell me whether each of the following is a reason why you, personally, DO NOT have an account at a bank, credit union or other financial institution:
Because someone else in the family already has an account

Interviewer instructions

Asked to those without an account. Multiple responses for not having an account permitted.

Has saved money in the past 12 months (q11)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you saved or set aside any money?

If saved: saved for future expenses (education, wedding) (q12a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 458
Invalid: 542

Literal question

In the past 12 months, have you saved for: Expenses in the future such as education, a wedding, or a big purchase

Interviewer instructions

Asked to those who said they saved money in the past 12 months.

If saved: saved for emergencies (q12b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 458
Invalid: 542

Literal question

In the past 12 months, have you saved for: Emergencies or a time when you expect to have less income

If saved: saved for emergencies (q12b)
File: micro_ISR

Interviewer instructions

Asked to those who said they saved money in the past 12 months.

If saved: saved at a financial institution (q13a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 458
Invalid: 542

Literal question

In the past 12 months, have you saved or set aside money by using an account at a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution

Interviewer instructions

Asked to those who said they saved money in the past 12 months.

If saved: saved using a savings club (q13b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 458
Invalid: 542

Literal question

In the past 12 months, have you saved or set aside money by using an informal savings club or a person outside the family (If necessary, provide local examples (chit fund, tontine, merry-go-round, ROSCA, burial society, etc.)

Interviewer instructions

Asked to those who said they saved money in the past 12 months.

Borrowed money from financial institution in past 12 months (q14a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you borrowed any money from a bank, credit union (or another financial institution, where applicable - for example, cooperatives in Latin America), or microfinance institution?

Borrowed money from a store (store credit) in past 12 months (q14b)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you borrowed any money from a store by using installment credit or buying on credit?

Borrowed money from family or friends in past 12 months (q14c)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you borrowed any money from family or friends?

Borrowed money from employer in past 12 months (q14d)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you borrowed any money from employer?

Borrowed money from another private lender in past 12 months (q14e)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

In the past 12 months, have you borrowed any money from another private lender?

Currently has loan for home purchase (q15a)
File: micro_ISR

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1000
Invalid: 0

Literal question

Do you currently have a loan you took out for any of the following reasons? To purchase your home or apartment.

Related Materials

Questionnaires

Global Findex 2011 Questionnaires

Title	Global Findex 2011 Questionnaires
Date	2011-01-01
Filename	http://go.worldbank.org/5XL9LXK6B0

Global Findex 2011 Questionnaire (Other Languages)

Title	Global Findex 2011 Questionnaire (Other Languages)
Filename	http://go.worldbank.org/5XL9LXK6B0

Technical documents

Global Findex 2011 - Survey Methodology

Title	Global Findex 2011 - Survey Methodology
Date	2011-01-01
Language	English
Filename	http://go.worldbank.org/IGRTPHK660

Other materials

Measuring financial inclusion : the Global Findex Database

Title	Measuring financial inclusion : the Global Findex Database
subtitle	World Bank Policy Research working paper no. WPS 6025
Author(s)	Asli Demirguc-Kunt and Leora Klapper
Date	2012-04-01
Country	World
Language	English
Filename	http://go.worldbank.org/J3T8AZ4KX0

Global Findex Notes

Title	Global Findex Notes
Author(s)	Asli Demirguc-Kunt, Leora Klapper and others.
Country	World
Language	English
Filename	http://go.worldbank.org/FHG800K6G0