Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

report_generated_on: December 16, 2022

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

Identification

SURVEY ID NUMBER
CIV_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Côte d'Ivoire	CIV

STUDY TYPE
Other Household Survey [hh/oth]

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

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

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

KIND OF DATA
Observation data/ratings [obs]

UNIT OF ANALYSIS
Individual

Version

VERSION DESCRIPTION
Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE
2022-12-05

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

Scope

NOTES

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

Coverage

GEOGRAPHIC COVERAGE

National coverage

Producers and sponsors

PRIMARY INVESTIGATORS

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

PRODUCERS

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

FUNDING AGENCY/SPONSOR

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

Sampling

SAMPLING PROCEDURE

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

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

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

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

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

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

Sample size for Côte d'Ivoire is 1000.

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

data_collection

DATES OF DATA COLLECTION

Start	End
2021-10-28	2021-11-27

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): French, Dioula

questionnaires

QUESTIONNAIRES
Questionnaires are available on the website.

data_appraisal

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

Access policy

CONTACTS

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CITATION REQUIREMENTS

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

ACCESS AUTHORITY

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DISCLAIMER

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

Metadata production

DDI DOCUMENT ID

DDI_CIV_2021_FINDEX_v02_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION

2022-12-07

DDI DOCUMENT VERSION

Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_civ.dta 2021 Global Findex - Côte d'Ivoire Microdata	1000	120

Data file	Cases	variables
micro_civ.dta 2021 Global Findex - Côte d'Ivoire Microdata	1000	120

Data file: micro_civ.dta

2021 Global Findex - Côte d'Ivoire Microdata

Cases:	1000
variables:	120

variables

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	account_mob	Has a mobile money account	
V14	fin1_1a	Opened first account to receive a wage payment	
V15	fin1_1b	Opened first account to receive money from the government	
V16	fin2	Has a debit card	
V17	fin4	Used a debit card	
V18	fin4a	Used a debit card in-store	
V19	fin5	Used a mobile phone or internet to access account	
V20	fin6	Used a mobile phone or internet to check account balance	
V21	fin7	Has a credit card	
V22	fin8	Used a credit card	
V23	fin8a	Used a credit card in-store	
V24	fin8b	Paid credit card balances in full	
V25	fin9	Made any deposit into the account	
V26	fin9a	Make deposits into the account two or more times per month	
V27	fin10	Withdrew from the account	
V28	fin10a	Withdrew from the account two or more times per month	
V29	fin10b	Used account to store money	
V30	fin11_1	Unbanked: use account without help	
V31	fin11a	Reason for no account: too far	
V32	fin11b	Reason for no account: too expensive	
V33	fin11c	Reason for no account: lack documentation	
V34	fin11d	Reason for no account: lack trust	
V35	fin11e	Reason for no account: religious reasons	
V36	fin11f	Reason for no account: lack money	
V37	fin11g	Reason for no account: family member already has one	

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13_1a	Reason for no mobile money account: too far	
V40	fin13_1b	Reason for no mobile money account: too expensive	
V41	fin13_1c	Reason for no mobile money account: lack documentation	
V42	fin13_1d	Reason for no mobile money account: lack of money	
V43	fin13_1e	Reason for no mobile money account: use agent	
V44	fin13_1f	Reason for no mobile money account: no mobile phone	
V45	fin13a	Use mobile money account two or more times a month	
V46	fin13b	Use mobile money account to store money	
V47	fin13c	Use mobile money account to borrow money	
V48	fin13d	Use mobile money account without help	
V49	fin14_1	Use mobile phone to pay for a purchase in-store	
V50	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V51	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V52	fin14a	Made bill payments online using the Internet	
V53	fin14a1	Send money to a relative or friend online using the Internet	
V54	fin14b	Bought something online using the Internet	
V55	fin14c	Paid online or in cash at delivery	
V56	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V57	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V58	fin16	Saved for old age	
V59	fin17a	Saved using an account at a financial institution	
V60	fin17a1	Saved using a mobile money account	
V61	fin17b	Saved using an informal savings club	
V62	fin20	Borrowed for medical purposes	
V63	fin22a	Borrowed from a financial institution	
V64	fin22b	Borrowed from family or friends	
V65	fin22c	Borrowed from an informal savings club	
V66	fin24	Main source of emergency funds in 30 days	
V67	fin24a	Difficulty of emergency funds in 30 days	
V68	fin24b	Difficulty of emergency funds in 7 days	
V69	fin26	Sent domestic remittances	
V70	fin27_1	Sent domestic remittances through an account	
V71	fin27c1	Sent domestic remittances in cash	
V72	fin27c2	Sent domestic remittances through an MTO	
V73	fin28	Received domestic remittances	
V74	fin29_1	Received domestic remittances through an account	
V75	fin29c1	Received domestic remittances in cash	
V76	fin29c2	Received domestic remittances through an MTO	
V77	fin30	Paid a utility bill	
V78	fin31a	Paid a utility bill using an account	
V79	fin31b	Paid a utility bill using a mobile phone	
V80	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V81	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V82	fin31c	Paid a utility bill in cash	

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

total: 120

ECONOMY: Economy

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 13   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	540	54%
2	Urban	460	46%

Others

NOTES

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

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

ECONOMYCODE: Economy Code

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 3   Range: -   Format: character

Others

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

WPID_RANDOM: Gallup World Poll identifier

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111226149   Maximum: 210872569
Type: Continuous   Decimal: 0   Width: 9   Range: 111226149 - 210872569   Format: Numeric

Others

NOTES
Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.207496974163856   Maximum: 2.93557150298674
Type: Continuous   Decimal: 15   Width: 17   Range: 0.207496974163856 - 2.93557150298674   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	482	48.2%
2	male	518	51.8%

AGE: Respondent age

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 82
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 82   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	20	2%
16	16	24	2.4%
17	17	37	3.7%
18	18	26	2.6%
19	19	26	2.6%
20	20	31	3.1%
21	21	29	2.9%
22	22	22	2.2%
23	23	28	2.8%
24	24	28	2.8%
25	25	52	5.2%
26	26	21	2.1%
27	27	34	3.4%
28	28	37	3.7%
29	29	28	2.8%
30	30	54	5.4%
31	31	20	2%
32	32	30	3%
33	33	27	2.7%
34	34	21	2.1%
35	35	26	2.6%
36	36	22	2.2%
37	37	23	2.3%
38	38	22	2.2%
39	39	20	2%
40	40	35	3.5%
41	41	13	1.3%
42	42	17	1.7%
43	43	16	1.6%
44	44	7	0.7%
45	45	24	2.4%
46	46	10	1%

47	47	12	1.2%
48	48	15	1.5%
49	49	11	1.1%
50	50	17	1.7%
51	51	6	0.6%
52	52	11	1.1%
53	53	7	0.7%
54	54	11	1.1%
55	55	9	0.9%
56	56	4	0.4%
57	57	7	0.7%
58	58	7	0.7%
59	59	2	0.2%
60	60	8	0.8%
61	61	1	0.1%
62	62	7	0.7%
63	63	5	0.5%
64	64	4	0.4%
65	65	2	0.2%
66	66	5	0.5%
67	67	1	0.1%
68	68	0	0%
69	69	3	0.3%
70	70	2	0.2%
71	71	2	0.2%
72	72	2	0.2%
73	73	3	0.3%
74	74	0	0%
75	75	0	0%
76	76	0	0%
77	77	0	0%
78	78	1	0.1%
79	79	1	0.1%
80	80	1	0.1%
81	81	1	0.1%
82	82	2	0.2%
83	83	0	0%
84	84	0	0%
85	85	0	0%

86	86	0	0%
87	87	0	0%
88	88	0	0%
89	89	0	0%
90	90	0	0%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

EDUC: Respondent education level

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	540	54%
2	completed secondary school	430	43%
3	completed tertiary education or more	25	2.5%
4	(dk)	4	0.4%
5	(rf)	1	0.1%

INC_Q: Within-economy household income quintile

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	158	15.8%
2	Second 20%	163	16.3%
3	Middle 20%	176	17.6%
4	Fourth 20%	195	19.5%
5	Richest 20%	308	30.8%

Others

NOTES

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

EMP_IN: Respondent is in workforce

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	751	75.1%
2	out of the workforce	249	24.9%

ACCOUNT: Has an account

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	428	42.8%

| 1 | yes | 572 | 57.2% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_civ.dta

Overview

Valid: 1000　　Invalid: 0　　Minimum: 0　　Maximum: 1
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 0 - 1　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	730	73%
1	yes	270	27%

Others

NOTES

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

ACCOUNT_MOB: Has a mobile money account

Data file: micro_civ.dta

Overview

Valid: 1000　　Invalid: 0　　Minimum: 0　　Maximum: 1
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 0 - 1　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	540	54%
1	yes	460	46%

Others

NOTES

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

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

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_civ.dta

Overview

Valid: 194   Invalid: 806   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	75	38.7%
2	no	118	60.8%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		806	

Others

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

FIN1_1B: Opened first account to receive money from the government

Data file: micro_civ.dta

Overview

Valid: 194   Invalid: 806   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	31	16%
2	no	163	84%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

Others

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

FIN2: Has a debit card

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	117	11.7%
2	no	882	88.2%
3	(dk)	1	0.1%
4	(ref)	0	0%

Others

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

FIN4: Used a debit card

Data file: micro_civ.dta

Overview

Valid: 117   Invalid: 883   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	17.9%

2	no	95	81.2%
3	(dk)	1	0.9%
4	(ref)	0	0%
Sysmiss		883	

Others

NOTES

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

FIN4A: Used a debit card in-store

Data file: micro_civ.dta

Overview

Valid: 21   Invalid: 979   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	11	52.4%
2	no	10	47.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		979	

Others

NOTES

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

FIN5: Used a mobile phone or internet to access account

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	96	42.7%
2	no	129	57.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		775	

Others

NOTES

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

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

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	113	50.2%
2	no	111	49.3%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		775	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	33	14.7%
2	no	192	85.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		775	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_civ.dta

Overview

Valid: 33   Invalid: 967   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	22	66.7%
2	no	11	33.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		967	

Others

NOTES

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

FIN8A: Used a credit card in-store

Data file: micro_civ.dta

Overview

Valid: 22   Invalid: 978   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	7	31.8%
2	no	15	68.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		978	

Others

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

▎ FIN8B: Paid credit card balances in full

Data file: micro_civ.dta

Overview

Valid: 33   Invalid: 967   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	60.6%
2	no	13	39.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		967	

Others

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

FIN9: Made any deposit into the account

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	127	56.4%
2	no	98	43.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		775	

Others

NOTES

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

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

Data file: micro_civ.dta

Overview

Valid: 127   Invalid: 873   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	71	55.9%
2	no	56	44.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	119	52.9%
2	no	106	47.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		775	

Others

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

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

Data file: micro_civ.dta

Overview

Valid: 119   Invalid: 881   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	81	68.1%
2	no	38	31.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		881	

Others

NOTES

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

FIN10B: Used account to store money

Data file: micro_civ.dta

Overview

Valid: 225   Invalid: 775   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	131	58.2%
2	no	94	41.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		775	

FIN11_1: Unbanked: use account without help

Data file: micro_civ.dta

Overview

Valid: 428   Invalid: 572   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	206	48.1%
2	no	215	50.2%
3	(dk)	7	1.6%
4	(ref)	0	0%
Sysmiss		572	

FIN11A: Reason for no account: too far

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	210	27.1%
2	no	562	72.5%
3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		225	

FIN11B: Reason for no account: too expensive

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	279	36%
2	no	482	62.2%
3	(dk)	14	1.8%
4	(ref)	0	0%
Sysmiss		225	

FIN11C: Reason for no account: lack documentation

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	242	31.2%
2	no	528	68.1%
3	(dk)	5	0.6%
4	(ref)	0	0%
Sysmiss		225	

FIN11D: Reason for no account: lack trust

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	175	22.6%
2	no	596	76.9%
3	(dk)	4	0.5%
4	(ref)	0	0%
Sysmiss		225	

FIN11E: Reason for no account: religious reasons

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	5.5%
2	no	729	94.1%

3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		225	

FIN11F: Reason for no account: lack money

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	614	79.2%
2	no	160	20.6%
3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		225	

FIN11G: Reason for no account: family member already has one

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	151	19.5%
2	no	612	79%
3	(dk)	10	1.3%
4	(ref)	2	0.3%
Sysmiss		225	

FIN11H: Reason for no account: no need for financial services

Data file: micro_civ.dta

Overview

Valid: 775   Invalid: 225   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	152	19.6%
2	no	620	80%
3	(dk)	3	0.4%
4	(ref)	0	0%
Sysmiss		225	

FIN13_1A: Reason for no mobile money account: too far

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	115	26.1%
2	no	322	73%
3	(dk)	4	0.9%
4	(ref)	0	0%
Sysmiss		559	

FIN13_1B: Reason for no mobile money account: too expensive

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	97	22%
2	no	338	76.6%
3	(dk)	6	1.4%
4	(ref)	0	0%
Sysmiss		559	

FIN13_1C: Reason for no mobile money account: lack documentation

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	119	27%
2	no	317	71.9%
3	(dk)	5	1.1%
4	(ref)	0	0%
Sysmiss		559	

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

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	280	63.5%
2	no	160	36.3%

3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		559	

FIN13_1E: Reason for no mobile money account: use agent

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	100	22.7%
2	no	336	76.2%
3	(dk)	5	1.1%
4	(ref)	0	0%
Sysmiss		559	

FIN13_1F: Reason for no mobile money account: no mobile phone

Data file: micro_civ.dta

Overview

Valid: 441   Invalid: 559   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	135	30.6%
2	no	305	69.2%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		559	

FIN13A: Use mobile money account two or more times a month

Data file: micro_civ.dta

Overview

Valid: 423   Invalid: 577   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	305	72.1%
2	no	118	27.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		577	

FIN13B: Use mobile money account to store money

Data file: micro_civ.dta

Overview

Valid: 423   Invalid: 577   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	257	60.8%
2	no	166	39.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		577	

FIN13C: Use mobile money account to borrow money

Data file: micro_civ.dta

Overview

Valid: 423   Invalid: 577   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	64	15.1%
2	no	358	84.6%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		577	

FIN13D: Use mobile money account without help

Data file: micro_civ.dta

Overview

Valid: 444   Invalid: 556   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	373	84%
2	no	71	16%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		556	

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

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	69	6.9%
2	no	930	93%

| 3 | (dk) | 1 | 0.1% |
| 4 | (ref) | 0 | 0% |

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

Data file: micro_civ.dta

Overview

Valid: 76   Invalid: 924   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	44	57.9%
2	Used other methods, such as a card or mobile phone	30	39.5%
3	(dk)	2	2.6%
4	(ref)	0	0%
Sysmiss		924	

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

Data file: micro_civ.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN14A: Made bill payments online using the Internet

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	252	25.2%
2	no	747	74.7%

3	(dk)	1	0.1%
4	(ref)	0	0%

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

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	328	32.8%
2	no	671	67.1%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN14B: Bought something online using the Internet

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	96	9.6%
2	no	903	90.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN14C: Paid online or in cash at delivery

Data file: micro_civ.dta

Overview

Valid: 96   Invalid: 904   Minimum: 1   Maximum: 4

Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	21	21.9%
2	In cash	61	63.5%
3	(both)	13	13.5%
4	(dk)	1	1%
5	(ref)	0	0%
Sysmiss		904	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19

Data file: micro_civ.dta

Overview

Valid: 96   Invalid: 904   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	76	79.2%
2	Paid online	19	19.8%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		904	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro_civ.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN16: Saved for old age

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	131	13.1%
2	no	869	86.9%
3	(dk)	0	0%
4	(ref)	0	0%

FIN17A: Saved using an account at a financial institution

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	96	9.6%
2	no	902	90.2%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN17A1: Saved using a mobile money account

Data file: micro_civ.dta

Overview

Valid: 559   Invalid: 441   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	187	33.5%

2	no	371	66.4%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		441	

FIN17B: Saved using an informal savings club

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	174	17.4%
2	no	823	82.3%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN20: Borrowed for medical purposes

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	189	18.9%
2	no	811	81.1%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	43	4.3%
2	no	957	95.7%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22B: Borrowed from family or friends

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	299	29.9%
2	no	701	70.1%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22C: Borrowed from an informal savings club

Data file: micro_civ.dta

Overview

Valid: 174   Invalid: 826   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	48	27.6%

2	no	126	72.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		826	

FIN24: Main source of emergency funds in 30 days

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 9
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 9   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	210	21%
2	Main source: Family or friends	368	36.8%
3	Main source: Money from working	241	24.1%
4	Main source: Borrowing from a bank, empoyer, or private lender	30	3%
5	Main source: Selling assets	35	3.5%
6	Main source: Some other source	9	0.9%
7	(I could not come up with the money)	98	9.8%
8	(dk)	8	0.8%
9	ref	1	0.1%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_civ.dta

Overview

Valid: 893   Invalid: 107   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	340	38.1%
2	Somewhat difficult	341	38.2%
3	Not difficult at all	209	23.4%

4	(DK)	3	0.3%
5	(ref)	0	0%
Sysmiss		107	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_civ.dta

Overview

Valid: 893   Invalid: 107   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	503	56.3%
2	Somewhat difficult	233	26.1%
3	Not difficult at all	133	14.9%
4	(I could not come up with the money)	22	2.5%
5	(DK)	2	0.2%
6	(ref)	0	0%
Sysmiss		107	

FIN26: Sent domestic remittances

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	408	40.8%
2	no	591	59.1%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN27_1: Sent domestic remittances through an account

Data file: micro_civ.dta

Overview

Valid: 408   Invalid: 592   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	286	70.1%
2	no	122	29.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		592	

FIN27C1: Sent domestic remittances in cash

Data file: micro_civ.dta

Overview

Valid: 122   Invalid: 878   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	62	50.8%
2	no	60	49.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		878	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_civ.dta

Overview

Valid: 122   Invalid: 878   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	61	50%
2	no	61	50%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		878	

█ FIN28: Received domestic remittances

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	445	44.5%
2	no	554	55.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

█ FIN29_1: Received domestic remittances through an account

Data file: micro_civ.dta

Overview

Valid: 445   Invalid: 555   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	315	70.8%
2	no	130	29.2%
3	(dk)	0	0%

4	(ref)	0	0%
Sysmiss		555	

FIN29C1: Received domestic remittances in cash

Data file: micro_civ.dta

Overview

Valid: 130   Invalid: 870   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	79	60.8%
2	no	51	39.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		870	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_civ.dta

Overview

Valid: 130   Invalid: 870   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51	39.2%
2	no	79	60.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		870	

FIN30: Paid a utility bill

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	285	28.5%
2	no	709	70.9%
3	(dk)	6	0.6%
4	(ref)	0	0%

FIN31A: Paid a utility bill using an account

Data file: micro_civ.dta

Overview

Valid: 285   Invalid: 715   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	47	16.5%
2	no	238	83.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		715	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_civ.dta

Overview

Valid: 285   Invalid: 715   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	186	65.3%
2	no	99	34.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		715	

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

Data file: micro_civ.dta

Overview

Valid: 193   Invalid: 807   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	64	33.2%
2	Used other methods, such as a card or mobile phone	125	64.8%
3	(dk)	4	2.1%
4	(ref)	0	0%
Sysmiss		807	

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

Data file: micro_civ.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN31C: Paid a utility bill in cash

Data file: micro_civ.dta

Overview

Valid: 92   Invalid: 908   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	75	81.5%
2	no	16	17.4%
3	(dk)	1	1.1%
4	(ref)	0	0%
Sysmiss		908	

FIN32: Received wage payments

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	198	19.8%
2	no	800	80%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN33: Received public sector wage payments

Data file: micro_civ.dta

Overview

Valid: 198   Invalid: 802   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	36	18.2%
2	no	162	81.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		802	

FIN34A: Received wage payments into an account

Data file: micro_civ.dta

Overview

Valid: 198   Invalid: 802   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	57	28.8%
2	no	141	71.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		802	

FIN34B: Received wage payments to a mobile phone

Data file: micro_civ.dta

Overview

Valid: 198   Invalid: 802   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	66	33.3%
2	no	132	66.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		802	

FIN34D: Received wage payments in cash

Data file: micro_civ.dta

Overview

Valid: 95   Invalid: 905   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

Value	Category	Cases	
1	yes	82	86.3%
2	no	13	13.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		905	

FIN34E: Received wage payments to a card

Data file: micro_civ.dta

Overview

Valid: 13   Invalid: 987   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	7.7%
2	no	12	92.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		987	

FIN35: Received wage payments into an account or to a phone or a card and paid higher t

Data file: micro_civ.dta

Overview

Valid: 104   Invalid: 896   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26	25%
2	no	78	75%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		896	

FIN37: Received a government transfer

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	51	5.1%
2	no	949	94.9%
3	(dk)	0	0%
4	(ref)	0	0%

FIN43D: Received an agricultural payment in cash

Data file: micro_civ.dta

Overview

Valid: 159   Invalid: 841   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	140	88.1%
2	no	18	11.3%
3	(dk)	1	0.6%
4	(ref)	0	0%
Sysmiss		841	

FIN38: Received a government pension

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	19	1.9%
2	no	981	98.1%
3	(dk)	0	0%
4	(ref)	0	0%

FIN39A: Received a government transfer or pension into an account

Data file: micro_civ.dta

Overview

Valid: 61   Invalid: 939   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	32.8%
2	no	40	65.6%
3	(dk)	1	1.6%
4	(ref)	0	0%
Sysmiss		939	

FIN39B: Received a government transfer or pension to a mobile phone

Data file: micro_civ.dta

Overview

Valid: 61   Invalid: 939   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	28	45.9%
2	no	32	52.5%
3	(dk)	1	1.6%
4	(ref)	0	0%
Sysmiss		939	

FIN39D: Received a government transfer or pension in cash

Data file: micro_civ.dta

Overview

Valid: 27   Invalid: 973   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4	14.8%
2	no	23	85.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		973	

FIN39E: Received a government transfer or pension to a card

Data file: micro_civ.dta

Overview

Valid: 23   Invalid: 977   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	8.7%
2	no	21	91.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		977	

FIN42: Received an agricultural payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	199	19.9%
2	no	800	80%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN42A: Grow own crops or raise livestock

Data file: micro_civ.dta

Overview

Valid: 199   Invalid: 801   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	133	66.8%
2	No	54	27.1%
3	(Both)	11	5.5%
4	(dk)	1	0.5%
5	(ref)	0	0%
Sysmiss		801	

FIN43A: Received an agricultural payment into an account

Data file: micro_civ.dta

Overview

Valid: 199   Invalid: 801   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14	7%
2	no	184	92.5%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		801	

▌ FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_civ.dta

Overview

Valid: 199   Invalid: 801   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	31	15.6%
2	no	167	83.9%
3	(dk)	1	0.5%
4	(ref)	0	0%
Sysmiss		801	

▌ FIN43E: Received an agricultural payment to a card

Data file: micro_civ.dta

Overview

Valid: 19   Invalid: 981   Minimum: 2   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	18	94.7%

3	(dk)	1	5.3%
4	(ref)	0	0%
Sysmiss		981	

FIN44A: Financially worried: old age

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	465	46.5%
2	Somewhat worried	284	28.4%
3	Not worried at all	240	24%
4	(Does not apply)	8	0.8%
5	(DK)	3	0.3%
6	(ref)	0	0%

FIN44B: Financially worried: medical cost

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	596	59.6%
2	Somewhat worried	231	23.1%
3	Not worried at all	166	16.6%
4	(Does not apply)	5	0.5%
5	(DK)	2	0.2%
6	(ref)	0	0%

FIN44C: Financially worried: bills

Data file: micro_civ.dta

Overview

Valid: 1000　　Invalid: 0　　Minimum: 1　　Maximum: 5
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 1 - 5　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	365	36.5%
2	Somewhat worried	309	30.9%
3	Not worried at all	314	31.4%
4	(Does not apply)	10	1%
5	(DK)	2	0.2%
6	(ref)	0	0%

FIN44D: Financially worried: education

Data file: micro_civ.dta

Overview

Valid: 1000　　Invalid: 0　　Minimum: 1　　Maximum: 5
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 1 - 5　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	507	50.7%
2	Somewhat worried	254	25.4%
3	Not worried at all	228	22.8%
4	(Does not apply)	9	0.9%
5	(DK)	2	0.2%
6	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_civ.dta

Overview

Valid: 835   Invalid: 165   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	90	10.8%
2	Medical cost	432	51.7%
3	Bills	29	3.5%
4	Education	275	32.9%
5	(DK)	8	1%
6	(ref)	1	0.1%
Sysmiss		165	

FIN45_1: Financially worried due to COVID-19

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	519	51.9%
2	Somewhat worried	286	28.6%
3	Not worried at all	190	19%
4	(DK)	4	0.4%
5	(ref)	1	0.1%

FIN45_1_CHINA: Financial worry

Data file: micro_civ.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

SAVED: Saved in the past year

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	516	51.6%
1	yes	484	48.4%

BORROWED: Borrowed in the past year

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	529	52.9%
1	yes	471	47.1%

RECEIVE_WAGES: Received a wage payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	104	10.4%
2	received payments in cash only	82	8.2%
3	received payments using other methods	12	1.2%

| 4 | did not receive payments | 800 | 80% |
| 5 | dk/ref | 2 | 0.2% |

Others

NOTES

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

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	29	2.9%
2	received payments in cash only	4	0.4%
3	received payments using other methods	18	1.8%
4	did not receive payments	949	94.9%
5	dk/ref	0	0%

Others

NOTES

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

RECEIVE_PENSION: Received a government pension payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	14	1.4%

2	received payments in cash only	0	0%
3	received payments using other methods	5	0.5%
4	did not receive payments	981	98.1%
5	dk/ref	0	0%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	40	4%
2	received payments in cash only	140	14%
3	received payments using other methods	19	1.9%
4	did not receive payments	800	80%
5	dk/ref	1	0.1%

Others

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

PAY_UTILITIES: Paid a utility bill

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	193	19.3%
2	made payments in cash only	75	7.5%
3	made payments using other methods	17	1.7%

4	did not make payments	709	70.9%
5	dk/ref	6	0.6%

Others

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

REMITTANCES: Made or received a domestic remittance payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	416	41.6%
2	sent/received through an otc transaction	76	7.6%
3	sent/received in cash only	54	5.4%
4	sent/received using other methods	36	3.6%
5	did not send/receive	417	41.7%
6	dk/ref	1	0.1%

Others

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

MOBILEOWNER: Owns a mobile phone

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	867	86.7%
2	no	132	13.2%
3	(dk)	1	0.1%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	420	42%
2	no	573	57.3%
3	(dk)	7	0.7%
4	(ref)	0	0%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	460	46%
1	yes	540	54%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_civ.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1

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

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	909	90.9%
1	yes	91	9.1%

study_resources

questionnaires

2021 Global Findex Questionnaire

title   2021 Global Findex Questionnaire
language English
filename questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

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

technical_documents

Microdata Codebook

title   Microdata Codebook
language English
filename globalfindex2021_microdatacodebook.pdf

Microdata update details

title   Microdata update details
language English
filename microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

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