Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER
NPL_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Nepal	NPL

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 Nepal 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
2021-09-10	2021-11-19

DATA COLLECTION MODE

Face-to-face [f2f]

DATA COLLECTION NOTES

Data was collected in the following language(s): Nepali

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

Name	Affiliation	Email	URL
Global Findex	World Bank	globalfindex@worldbank.org	Link
Saniya Ansar	World Bank	sansar1@worldbank.org	
Jijun Wang	World Bank	jwang36@worldbank.org	

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

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	Link

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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_NPL_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_npl.dta 2021 Global Findex - Nepal Microdata	1000	114

Data file	Cases	variables
micro_npl.dta 2021 Global Findex - Nepal Microdata		

Data file: micro_npl.dta

2021 Global Findex - Nepal Microdata

Cases:	1000
variables:	114

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	fin13a	Use mobile money account two or more times a month	
V40	fin13b	Use mobile money account to store money	
V41	fin13c	Use mobile money account to borrow money	
V42	fin13d	Use mobile money account without help	
V43	fin14_1	Use mobile phone to pay for a purchase in-store	
V44	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V45	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V46	fin14a	Made bill payments online using the Internet	
V47	fin14a1	Send money to a relative or friend online using the Internet	
V48	fin14b	Bought something online using the Internet	
V49	fin14c	Paid online or in cash at delivery	
V50	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V51	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V52	fin16	Saved for old age	
V53	fin17a	Saved using an account at a financial institution	
V54	fin17a1	Saved using a mobile money account	
V55	fin17b	Saved using an informal savings club	
V56	fin20	Borrowed for medical purposes	
V57	fin22a	Borrowed from a financial institution	
V58	fin22b	Borrowed from family or friends	
V59	fin22c	Borrowed from an informal savings club	
V60	fin24	Main source of emergency funds in 30 days	
V61	fin24a	Difficulty of emergency funds in 30 days	
V62	fin24b	Difficulty of emergency funds in 7 days	
V63	fin26	Sent domestic remittances	
V64	fin27_1	Sent domestic remittances through an account	
V65	fin27c1	Sent domestic remittances in cash	
V66	fin27c2	Sent domestic remittances through an MTO	
V67	fin28	Received domestic remittances	
V68	fin29_1	Received domestic remittances through an account	
V69	fin29c1	Received domestic remittances in cash	
V70	fin29c2	Received domestic remittances through an MTO	
V71	fin30	Paid a utility bill	
V72	fin31a	Paid a utility bill using an account	
V73	fin31b	Paid a utility bill using a mobile phone	
V74	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V75	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V76	fin31c	Paid a utility bill in cash	
V77	fin32	Received wage payments	
V78	fin33	Received public sector wage payments	
V79	fin34a	Received wage payments into an account	
V80	fin34b	Received wage payments to a mobile phone	
V81	fin34d	Received wage payments in cash	
V82	fin34e	Received wage payments to a card	

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

total: 114

ECONOMY: Economy

Data file: micro_npl.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 5   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_npl.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	740	74%
2	Urban	260	26%

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_npl.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_npl.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111709885   Maximum: 211091530
Type: Continuous   Decimal: 0   Width: 9   Range: 111709885 - 211091530   Format: Numeric

Others

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

WGT: Weight

Data file: micro_npl.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.263544210014897   Maximum: 2.83160028258982
Type: Continuous   Decimal: 15   Width: 17   Range: 0.263544210014897 - 2.83160028258982   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_npl.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	546	54.6%
2	male	454	45.4%

AGE: Respondent age

Data file: micro_npl.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 88
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 88   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	11	1.1%
16	16	28	2.8%
17	17	22	2.2%
18	18	31	3.1%
19	19	25	2.5%
20	20	33	3.3%
21	21	23	2.3%
22	22	32	3.2%
23	23	27	2.7%
24	24	22	2.2%
25	25	32	3.2%
26	26	15	1.5%
27	27	19	1.9%
28	28	23	2.3%
29	29	17	1.7%
30	30	43	4.3%
31	31	13	1.3%
32	32	39	3.9%
33	33	15	1.5%
34	34	14	1.4%
35	35	26	2.6%
36	36	17	1.7%
37	37	10	1%
38	38	21	2.1%
39	39	11	1.1%
40	40	41	4.1%
41	41	9	0.9%
42	42	20	2%
43	43	11	1.1%
44	44	8	0.8%
45	45	27	2.7%
46	46	9	0.9%

47	47	7	0.7%
48	48	16	1.6%
49	49	8	0.8%
50	50	35	3.5%
51	51	4	0.4%
52	52	18	1.8%
53	53	11	1.1%
54	54	9	0.9%
55	55	12	1.2%
56	56	18	1.8%
57	57	10	1%
58	58	16	1.6%
59	59	4	0.4%
60	60	24	2.4%
61	61	3	0.3%
62	62	12	1.2%
63	63	5	0.5%
64	64	4	0.4%
65	65	9	0.9%
66	66	4	0.4%
67	67	4	0.4%
68	68	9	0.9%
69	69	8	0.8%
70	70	13	1.3%
71	71	6	0.6%
72	72	6	0.6%
73	73	5	0.5%
74	74	3	0.3%
75	75	3	0.3%
76	76	4	0.4%
77	77	1	0.1%
78	78	2	0.2%
79	79	2	0.2%
80	80	4	0.4%
81	81	1	0.1%
82	82	2	0.2%
83	83	1	0.1%
84	84	0	0%
85	85	2	0.2%

86	86	0	0%
87	87	0	0%
88	88	1	0.1%
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_npl.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	completed primary school or less	610	61%
2	completed secondary school	337	33.7%
3	completed tertiary education or more	53	5.3%
4	(dk)	0	0%
5	(rf)	0	0%

INC_Q: Within-economy household income quintile

Data file: micro_npl.dta

Overview

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

Questions and instructions

Value	Category	Cases	
1	Poorest 20%	171	17.1%
2	Second 20%	168	16.8%
3	Middle 20%	175	17.5%
4	Fourth 20%	214	21.4%
5	Richest 20%	272	27.2%

Others

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

EMP_IN: Respondent is in workforce

Data file: micro_npl.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	739	73.9%
2	out of the workforce	261	26.1%

ACCOUNT: Has an account

Data file: micro_npl.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	418	41.8%

| 1 | yes | 582 | 58.2% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_npl.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%

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_npl.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	933	93.3%
1	yes	67	6.7%

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_npl.dta

Overview

Valid: 543   Invalid: 457   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	157	28.9%
2	no	383	70.5%
3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		457	

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_npl.dta

Overview

Valid: 543   Invalid: 457   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	150	27.6%
2	no	390	71.8%

3	(dk)	3	0.6%
4	(ref)	0	0%
Sysmiss		457	

Others

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

FIN2: Has a debit card

Data file: micro_npl.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	174	17.4%
2	no	824	82.4%
3	(dk)	2	0.2%
4	(ref)	0	0%

Others

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

FIN4: Used a debit card

Data file: micro_npl.dta

Overview

Valid: 174   Invalid: 826   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	65	37.4%

2	no	107	61.5%
3	(dk)	2	1.1%
4	(ref)	0	0%
Sysmiss		826	

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_npl.dta

Overview

Valid: 65   Invalid: 935   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	33.8%
2	no	43	66.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

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_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	87	15.8%
2	no	463	83.9%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		448	

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_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	125	22.6%
2	no	426	77.2%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		448	

Others

NOTES

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

FIN7: Has a credit card

Data file: micro_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	25	4.5%
2	no	522	94.6%
3	(dk)	5	0.9%
4	(ref)	0	0%
Sysmiss		448	

Others

NOTES

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

FIN8: Used a credit card

Data file: micro_npl.dta

Overview

Valid: 25   Invalid: 975   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	18	72%
2	no	7	28%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

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_npl.dta

Overview

Valid: 18   Invalid: 982   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	38.9%
2	no	11	61.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		982	

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_npl.dta

Overview

Valid: 25   Invalid: 975   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	76%
2	no	6	24%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

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_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	278	50.4%
2	no	271	49.1%
3	(dk)	3	0.5%
4	(ref)	0	0%
Sysmiss		448	

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_npl.dta

Overview

Valid: 278   Invalid: 722   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	102	36.7%
2	no	176	63.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		722	

Others

NOTES

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

FIN10: Withdrew from the account

Data file: micro_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	290	52.5%
2	no	261	47.3%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		448	

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_npl.dta

Overview

Valid: 290   Invalid: 710   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	142	49%
2	no	146	50.3%
3	(dk)	2	0.7%
4	(ref)	0	0%
Sysmiss		710	

Others

FIN10B: Used account to store money

Data file: micro_npl.dta

Overview

Valid: 552   Invalid: 448   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	338	61.2%
2	no	214	38.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		448	

FIN11_1: Unbanked: use account without help

Data file: micro_npl.dta

Overview

Valid: 418   Invalid: 582   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	189	45.2%
2	no	220	52.6%
3	(dk)	9	2.2%
4	(ref)	0	0%
Sysmiss		582	

FIN11A: Reason for no account: too far

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	109	24.3%
2	no	336	75%
3	(dk)	3	0.7%
4	(ref)	0	0%
Sysmiss		552	

FIN11B: Reason for no account: too expensive

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	76	17%
2	no	354	79%
3	(dk)	18	4%
4	(ref)	0	0%
Sysmiss		552	

FIN11C: Reason for no account: lack documentation

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	104	23.2%
2	no	341	76.1%
3	(dk)	3	0.7%
4	(ref)	0	0%
Sysmiss		552	

FIN11D: Reason for no account: lack trust

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	48	10.7%
2	no	392	87.5%
3	(dk)	8	1.8%
4	(ref)	0	0%
Sysmiss		552	

FIN11E: Reason for no account: religious reasons

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	23	5.1%
2	no	414	92.4%

3	(dk)	11	2.5%
4	(ref)	0	0%
Sysmiss		552	

FIN11F: Reason for no account: lack money

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	339	75.7%
2	no	107	23.9%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		552	

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

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	157	35%
2	no	283	63.2%
3	(dk)	8	1.8%
4	(ref)	0	0%
Sysmiss		552	

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

Data file: micro_npl.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	150	33.5%
2	no	288	64.3%
3	(dk)	10	2.2%
4	(ref)	0	0%
Sysmiss		552	

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

Data file: micro_npl.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	44	78.6%
2	no	12	21.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		944	

FIN13B: Use mobile money account to store money

Data file: micro_npl.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	34	60.7%
2	no	21	37.5%
3	(dk)	1	1.8%
4	(ref)	0	0%
Sysmiss		944	

FIN13C: Use mobile money account to borrow money

Data file: micro_npl.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	23.2%
2	no	42	75%
3	(dk)	1	1.8%
4	(ref)	0	0%
Sysmiss		944	

FIN13D: Use mobile money account without help

Data file: micro_npl.dta

Overview

Valid: 56   Invalid: 944   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	41	73.2%
2	no	14	25%

3	(dk)	1	1.8%
4	(ref)	0	0%
Sysmiss		944	

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

Data file: micro_npl.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	39	3.9%
2	no	958	95.8%
3	(dk)	3	0.3%
4	(ref)	0	0%

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

Data file: micro_npl.dta

Overview

Valid: 56   Invalid: 944   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	32	57.1%
2	Used other methods, such as a card or mobile phone	22	39.3%
3	(dk)	2	3.6%
4	(ref)	0	0%
Sysmiss		944	

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

Data file: micro_npl.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_npl.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	70	7%
2	no	929	92.9%
3	(dk)	1	0.1%
4	(ref)	0	0%

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

Data file: micro_npl.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	97	9.7%
2	no	901	90.1%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN14B: Bought something online using the Internet

Data file: micro_npl.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	48	4.8%
2	no	951	95.1%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN14C: Paid online or in cash at delivery

Data file: micro_npl.dta

Overview

Valid: 48   Invalid: 952   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	10	20.8%
2	In cash	26	54.2%
3	(both)	12	25%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		952	

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

Data file: micro_npl.dta

Overview

Valid: 48   Invalid: 952   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	31	64.6%
2	Paid online	17	35.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		952	

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

Data file: micro_npl.dta

Overview

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

FIN16: Saved for old age

Data file: micro_npl.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	141	14.1%
2	no	859	85.9%
3	(dk)	0	0%
4	(ref)	0	0%

FIN17A: Saved using an account at a financial institution

Data file: micro_npl.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	179	17.9%
2	no	821	82.1%
3	(dk)	0	0%
4	(ref)	0	0%

FIN17A1: Saved using a mobile money account

Data file: micro_npl.dta

Overview

Valid: 80   Invalid: 920   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	16.3%
2	no	66	82.5%
3	(dk)	1	1.3%
4	(ref)	0	0%
Sysmiss		920	

FIN17B: Saved using an informal savings club

Data file: micro_npl.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	142	14.2%
2	no	857	85.7%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN20: Borrowed for medical purposes

Data file: micro_npl.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	232	23.2%
2	no	766	76.6%
3	(dk)	2	0.2%
4	(ref)	0	0%

FIN22A: Borrowed from a financial institution

Data file: micro_npl.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	140	14%
2	no	860	86%
3	(dk)	0	0%
4	(ref)	0	0%

FIN22B: Borrowed from family or friends

Data file: micro_npl.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	395	39.5%
2	no	604	60.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN22C: Borrowed from an informal savings club

Data file: micro_npl.dta

Overview

Valid: 142   Invalid: 858   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	53	37.3%
2	no	89	62.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		858	

FIN24: Main source of emergency funds in 30 days

Data file: micro_npl.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 8
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 8   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	143	14.3%
2	Main source: Family or friends	440	44%
3	Main source: Money from working	240	24%
4	Main source: Borrowing from a bank, empoyer, or private lender	61	6.1%
5	Main source: Selling assets	44	4.4%
6	Main source: Some other source	14	1.4%

7	(I could not come up with the money)	29	2.9%
8	(dk)	29	2.9%
9	ref	0	0%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_npl.dta

Overview

Valid: 942   Invalid: 58   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	369	39.2%
2	Somewhat difficult	357	37.9%
3	Not difficult at all	212	22.5%
4	(DK)	4	0.4%
5	(ref)	0	0%
Sysmiss		58	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_npl.dta

Overview

Valid: 942   Invalid: 58   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	530	56.3%
2	Somewhat difficult	229	24.3%
3	Not difficult at all	148	15.7%
4	(I could not come up with the money)	32	3.4%
5	(DK)	3	0.3%
6	(ref)	0	0%
Sysmiss		58	

FIN26: Sent domestic remittances

Data file: micro_npl.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	149	14.9%
2	no	850	85%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN27_1: Sent domestic remittances through an account

Data file: micro_npl.dta

Overview

Valid: 149   Invalid: 851   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	124	83.2%
2	no	25	16.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		851	

FIN27C1: Sent domestic remittances in cash

Data file: micro_npl.dta

Overview

Valid: 25   Invalid: 975   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	44%
2	no	14	56%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_npl.dta

Overview

Valid: 25   Invalid: 975   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	32%
2	no	17	68%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

FIN28: Received domestic remittances

Data file: micro_npl.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	213	21.3%
2	no	783	78.3%

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

FIN29_1: Received domestic remittances through an account

Data file: micro_npl.dta

Overview

Valid: 213   Invalid: 787   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	95	44.6%
2	no	118	55.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		787	

FIN29C1: Received domestic remittances in cash

Data file: micro_npl.dta

Overview

Valid: 118   Invalid: 882   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	70	59.3%
2	no	48	40.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		882	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_npl.dta

Overview

Valid: 118   Invalid: 882   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	46	39%
2	no	72	61%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		882	

FIN30: Paid a utility bill

Data file: micro_npl.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	460	46%
2	no	537	53.7%
3	(dk)	3	0.3%
4	(ref)	0	0%

FIN31A: Paid a utility bill using an account

Data file: micro_npl.dta

Overview

Valid: 460   Invalid: 540   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	39	8.5%
2	no	421	91.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		540	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_npl.dta

Overview

Valid: 460   Invalid: 540   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	37	8%
2	no	423	92%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		540	

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

Data file: micro_npl.dta

Overview

Valid: 60   Invalid: 940   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	35	58.3%
2	Used other methods, such as a card or mobile phone	25	41.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		940	

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

Data file: micro_npl.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_npl.dta

Overview

Valid: 400   Invalid: 600   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	367	91.8%
2	no	32	8%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		600	

FIN32: Received wage payments

Data file: micro_npl.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	194	19.4%
2	no	803	80.3%
3	(dk)	3	0.3%
4	(ref)	0	0%

FIN33: Received public sector wage payments

Data file: micro_npl.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	29	14.9%
2	no	165	85.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

FIN34A: Received wage payments into an account

Data file: micro_npl.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	71	36.6%
2	no	123	63.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

FIN34B: Received wage payments to a mobile phone

Data file: micro_npl.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	8	4.1%
2	no	186	95.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		806	

▌ FIN34D: Received wage payments in cash

Data file: micro_npl.dta

Overview

Valid: 123   Invalid: 877   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	110	89.4%
2	no	13	10.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

▌ FIN34E: Received wage payments to a card

Data file: micro_npl.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	2	15.4%
2	no	11	84.6%

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_npl.dta

Overview

Valid: 73   Invalid: 927   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10	13.7%
2	no	63	86.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		927	

FIN37: Received a government transfer

Data file: micro_npl.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	132	13.2%
2	no	831	83.1%
3	(dk)	37	3.7%
4	(ref)	0	0%

FIN38: Received a government pension

Data file: micro_npl.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	41	4.1%
2	no	958	95.8%
3	(dk)	1	0.1%
4	(ref)	0	0%

FIN39A: Received a government transfer or pension into an account

Data file: micro_npl.dta

Overview

Valid: 153   Invalid: 847   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	88	57.5%
2	no	65	42.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		847	

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

Data file: micro_npl.dta

Overview

Valid: 153   Invalid: 847   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	4	2.6%
2	no	148	96.7%
3	(dk)	1	0.7%
4	(ref)	0	0%
Sysmiss		847	

FIN39D: Received a government transfer or pension in cash

Data file: micro_npl.dta

Overview

Valid: 64   Invalid: 936   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	30	46.9%
2	no	33	51.6%
3	(dk)	1	1.6%
4	(ref)	0	0%
Sysmiss		936	

FIN39E: Received a government transfer or pension to a card

Data file: micro_npl.dta

Overview

Valid: 34   Invalid: 966   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	5.9%
2	no	32	94.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		966	

FIN42: Received an agricultural payment

Data file: micro_npl.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	265	26.5%
2	no	735	73.5%
3	(dk)	0	0%
4	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_npl.dta

Overview

Valid: 829   Invalid: 171   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	205	24.7%
2	Medical cost	418	50.4%
3	Bills	59	7.1%
4	Education	135	16.3%
5	(DK)	9	1.1%
6	(ref)	3	0.4%
Sysmiss		171	

FIN42A: Grow own crops or raise livestock

Data file: micro_npl.dta

Overview

Valid: 265   Invalid: 735   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	255	96.2%
2	No	7	2.6%
3	(Both)	3	1.1%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		735	

FIN43A: Received an agricultural payment into an account

Data file: micro_npl.dta

Overview

Valid: 265   Invalid: 735   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	17	6.4%
2	no	248	93.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		735	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_npl.dta

Overview

Valid: 265   Invalid: 735   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9	3.4%
2	no	255	96.2%
3	(dk)	1	0.4%
4	(ref)	0	0%
Sysmiss		735	

FIN43D: Received an agricultural payment in cash

Data file: micro_npl.dta

Overview

Valid: 245   Invalid: 755   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	223	91%
2	no	22	9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		755	

FIN43E: Received an agricultural payment to a card

Data file: micro_npl.dta

Overview

Valid: 22   Invalid: 978   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	21	95.5%

3	(dk)	1	4.5%
4	(ref)	0	0%
Sysmiss		978	

FIN44A: Financially worried: old age

Data file: micro_npl.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	424	42.4%
2	Somewhat worried	307	30.7%
3	Not worried at all	250	25%
4	(Does not apply)	1	0.1%
5	(DK)	18	1.8%
6	(ref)	0	0%

FIN44B: Financially worried: medical cost

Data file: micro_npl.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	544	54.4%
2	Somewhat worried	302	30.2%
3	Not worried at all	149	14.9%
4	(Does not apply)	0	0%
5	(DK)	5	0.5%
6	(ref)	0	0%

FIN44C: Financially worried: bills

Data file: micro_npl.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	327	32.7%
2	Somewhat worried	408	40.8%
3	Not worried at all	254	25.4%
4	(Does not apply)	1	0.1%
5	(DK)	10	1%
6	(ref)	0	0%

FIN44D: Financially worried: education

Data file: micro_npl.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	Very worried	305	30.5%
2	Somewhat worried	317	31.7%
3	Not worried at all	349	34.9%
4	(Does not apply)	19	1.9%
5	(DK)	9	0.9%
6	(ref)	1	0.1%

FIN45_1: Financially worried due to COVID-19

Data file: micro_npl.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	Very worried	405	40.5%
2	Somewhat worried	369	36.9%
3	Not worried at all	218	21.8%
4	(DK)	8	0.8%
5	(ref)	0	0%

FIN45_1_CHINA: Financial worry

Data file: micro_npl.dta

Overview

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

SAVED: Saved in the past year

Data file: micro_npl.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	637	63.7%
1	yes	363	36.3%

BORROWED: Borrowed in the past year

Data file: micro_npl.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	475	47.5%
1	yes	525	52.5%

▌ RECEIVE_WAGES: Received a wage payment

Data file: micro_npl.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	73	7.3%
2	received payments in cash only	110	11%
3	received payments using other methods	11	1.1%
4	did not receive payments	803	80.3%
5	dk/ref	3	0.3%

Others

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

▌ RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_npl.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	77	7.7%

2	received payments in cash only	28	2.8%
3	received payments using other methods	27	2.7%
4	did not receive payments	831	83.1%
5	dk/ref	37	3.7%

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_npl.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	27	2.7%
2	received payments in cash only	7	0.7%
3	received payments using other methods	7	0.7%
4	did not receive payments	958	95.8%
5	dk/ref	1	0.1%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_npl.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	20	2%
2	received payments in cash only	223	22.3%
3	received payments using other methods	22	2.2%

4	did not receive payments	735	73.5%
5	dk/ref	0	0%

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_npl.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	60	6%
2	made payments in cash only	367	36.7%
3	made payments using other methods	33	3.3%
4	did not make payments	537	53.7%
5	dk/ref	3	0.3%

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_npl.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	177	17.7%

2	sent/received through an otc transaction	40	4%
3	sent/received in cash only	39	3.9%
4	sent/received using other methods	20	2%
5	did not send/receive	720	72%
6	dk/ref	4	0.4%

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_npl.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	822	82.2%
2	no	178	17.8%
3	(dk)	0	0%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_npl.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	435	43.5%
2	no	563	56.3%
3	(dk)	2	0.2%

| 4 | (ref) | 0 | 0% |

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_npl.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	684	68.4%
1	yes	316	31.6%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_npl.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	940	94%
1	yes	60	6%

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