

# 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

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### SURVEY ID NUMBER

SAU\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Saudi Arabia	SAU

### 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.

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.

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

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### 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

Includes Saudis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Urdu, or Hindi.

## 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 Saudi Arabia is 1019.

#### 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

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#### DATES OF DATA COLLECTION

Start	End
2021-09-05	2021-09-20

#### DATA COLLECTION MODE

Landline and mobile telephone

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Arabic, English, Hindi, Urdu

## questionnaires

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#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

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#### 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

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## 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

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>

## Disclaimer and copyrights

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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

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## DDI DOCUMENT ID

DDI\_SAU\_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**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_sau.dta</b> 2021 Global Findex - Saudi Arabia Microdata	1019	83



**Data file: micro\_sau.dta**

2021 Global Findex - Saudi Arabia Microdata

Cases: 1019

variables: 83

**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	fin2	Has a debit card	
V14	fin4	Used a debit card	
V15	fin5	Used a mobile phone or internet to access account	
V16	fin6	Used a mobile phone or internet to check account balance	
V17	fin7	Has a credit card	
V18	fin8	Used a credit card	
V19	fin8b	Paid credit card balances in full	
V20	fin9	Made any deposit into the account	
V21	fin9a	Make deposits into the account two or more times per month	
V22	fin10	Withdrew from the account	
V23	fin10a	Withdrew from the account two or more times per month	
V24	fin10b	Used account to store money	
V25	fin11_1	Unbanked: use account without help	
V26	fin11a	Reason for no account: too far	
V27	fin11b	Reason for no account: too expensive	
V28	fin11c	Reason for no account: lack documentation	
V29	fin11d	Reason for no account: lack trust	
V30	fin11e	Reason for no account: religious reasons	
V31	fin11f	Reason for no account: lack money	
V32	fin11g	Reason for no account: family member already has one	
V33	fin11h	Reason for no account: no need for financial services	
V34	fin13a	Use mobile money account two or more times a month	
V35	fin13b	Use mobile money account to store money	
V36	fin13c	Use mobile money account to borrow money	
V37	fin13d	Use mobile money account without help	



ID	Name	Label	Question
V38	fin14_1	Use mobile phone to pay for a purchase in-store	
V39	fin14a	Made bill payments online using the Internet	
V40	fin14a1	Send money to a relative or friend online using the Internet	
V41	fin14b	Bought something online using the Internet	
V42	fin16	Saved for old age	
V43	fin17a	Saved using an account at a financial institution	
V44	fin17a1	Saved using a mobile money account	
V45	fin20	Borrowed for medical purposes	
V46	fin22a	Borrowed from a financial institution	
V47	fin22b	Borrowed from family or friends	
V48	fin24	Main source of emergency funds in 30 days	
V49	fin24a	Difficulty of emergency funds in 30 days	
V50	fin24b	Difficulty of emergency funds in 7 days	
V51	fin30	Paid a utility bill	
V52	fin31a	Paid a utility bill using an account	
V53	fin31b	Paid a utility bill using a mobile phone	
V54	fin31c	Paid a utility bill in cash	
V55	fin32	Received wage payments	
V56	fin33	Received public sector wage payments	
V57	fin34a	Received wage payments into an account	
V58	fin34b	Received wage payments to a mobile phone	
V59	fin34d	Received wage payments in cash	
V60	fin34e	Received wage payments to a card	
V61	fin37	Received a government transfer	
V62	fin38	Received a government pension	
V63	fin39a	Received a government transfer or pension into an account	
V64	fin39b	Received a government transfer or pension to a mobile phone	
V65	fin39d	Received a government transfer or pension in cash	
V66	fin39e	Received a government transfer or pension to a card	
V67	fin44a	Financially worried: old age	
V68	fin44b	Financially worried: medical cost	
V69	fin44c	Financially worried: bills	
V70	fin44d	Financially worried: education	
V71	fin45	Financially most worried	
V72	saved	Saved in the past year	
V73	borrowed	Borrowed in the past year	
V74	receive_wages	Received a wage payment	
V75	receive_transfers	Received a government transfer payment	
V76	receive_pension	Received a government pension payment	
V77	receive_agriculture	Received a payment for the sale of agricultural goods	
V78	pay_utilities	Paid a utility bill	
V79	remittances	Made or received a domestic remittance payment	
V80	mobileowner	Owns a mobile phone	
V81	internetaccess	Internet access	
V82	anydigpayment	Made or received a digital payment	

ID	Name	Label	Question
V83	merchantpay_dig	Made a digital merchant payment	

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total: 83



**ECONOMY: Economy****Data file:** micro\_sau.dta**Overview**

Valid: 1019    Invalid: 0  
 Type: Discrete    Width: 12    Range: -    Format: character

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**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_sau.dta**Overview**

Valid: 0    Invalid: 1019    Minimum: \*    Maximum: \*  
 Type: Discrete    Width: 1    Range: \* - \*    Format: Numeric

**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>

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**ECONOMYCODE: Economy Code****Data file:** micro\_sau.dta**Overview**

Valid: 1019    Invalid: 0  
 Type: Discrete    Width: 3    Range: -    Format: character

**Others**

## NOTES

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

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**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_sau.dta**Overview**

Valid: 1019    Invalid: 0    Minimum: 111134365    Maximum: 210564608  
 Type: Continuous    Decimal: 0    Width: 9    Range: 111134365 - 210564608    Format: Numeric

## Others

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### NOTES

Individual-level identifier to merge with Gallup World Poll data

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### WGT: Weight

Data file: micro\_sau.dta

#### Overview

Valid: 1019 Invalid: 0 Minimum: 0.198380583464866 Maximum: 4.3787364075694  
 Type: Continuous Decimal: 15 Width: 17 Range: 0.198380583464866 - 4.3787364075694 Format: Numeric

## Others

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### NOTES

Weight assigned to each observation

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### FEMALE: Respondent is female

Data file: micro\_sau.dta

#### Overview

Valid: 1019 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

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### CATEGORIES

Value	Category	Cases	
1	female	472	46.3%
2	male	547	53.7%

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### AGE: Respondent age

Data file: micro\_sau.dta

#### Overview

Valid: 1019 Invalid: 0 Minimum: 15 Maximum: 65  
 Type: Discrete Decimal: 0 Width: 2 Range: 15 - 65 Format: Numeric

#### Questions and instructions

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### CATEGORIES

Value	Category	Cases	
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15	15	2	0.2%
16	16	3	0.3%
17	17	2	0.2%
18	18	22	2.2%
19	19	20	2%
20	20	32	3.1%
21	21	18	1.8%
22	22	31	3%
23	23	62	6.1%
24	24	53	5.2%
25	25	89	8.7%
26	26	54	5.3%
27	27	67	6.6%
28	28	59	5.8%
29	29	36	3.5%
30	30	102	10%
31	31	20	2%
32	32	31	3%
33	33	27	2.6%
34	34	25	2.5%
35	35	55	5.4%
36	36	21	2.1%
37	37	20	2%
38	38	21	2.1%
39	39	21	2.1%
40	40	33	3.2%
41	41	6	0.6%
42	42	12	1.2%
43	43	3	0.3%
44	44	5	0.5%
45	45	17	1.7%
46	46	8	0.8%
47	47	6	0.6%
48	48	4	0.4%
49	49	3	0.3%
50	50	9	0.9%
51	51	2	0.2%
52	52	1	0.1%
53	53	1	0.1%

54	54	1	0.1%
55	55	3	0.3%
56	56	1	0.1%
57	57	2	0.2%
58	58	2	0.2%
59	59	0	0%
60	60	6	0.6%
61	61	0	0%
62	62	0	0%
63	63	0	0%
64	64	0	0%
65	65	1	0.1%
66	66	0	0%
67	67	0	0%
68	68	0	0%
69	69	0	0%
70	70	0	0%
71	71	0	0%
72	72	0	0%
73	73	0	0%
74	74	0	0%
75	75	0	0%
76	76	0	0%
77	77	0	0%
78	78	0	0%
79	79	0	0%
80	80	0	0%
81	81	0	0%
82	82	0	0%
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\_sau.dta

### Overview

Valid: 1019 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	16	1.6%
2	completed secondary school	498	48.9%
3	completed tertiary education or more	505	49.6%
4	(dk)	0	0%
5	(rf)	0	0%

## INC\_Q: Within-economy household income quintile

Data file: micro\_sau.dta

### Overview

Valid: 1019 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%	142	13.9%
2	Second 20%	165	16.2%
3	Middle 20%	184	18.1%
4	Fourth 20%	233	22.9%



5	Richest 20%	295	28.9%
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## Others

### NOTES

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

### EMP\_IN: Respondent is in workforce

Data file: micro\_sau.dta

#### Overview

Valid: 1019 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	806	79.1%
2	out of the workforce	213	20.9%

### ACCOUNT: Has an account

Data file: micro\_sau.dta

#### Overview

Valid: 1019 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	218	21.4%
1	yes	801	78.6%

### ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_sau.dta

#### Overview

Valid: 1019 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	218	21.4%
1	yes	801	78.6%

### 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.

### FIN2: Has a debit card

Data file: micro\_sau.dta

#### Overview

Valid: 1019 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	780	76.5%
2	no	239	23.5%
3	(dk)	0	0%
4	(ref)	0	0%

### Others

#### NOTES

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

### FIN4: Used a debit card

Data file: micro\_sau.dta

#### Overview

Valid: 780 Invalid: 239 Minimum: 1 Maximum: 4

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	711	91.2%
2	no	68	8.7%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		239	

**Others**

## NOTES

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

**FIN5: Used a mobile phone or internet to access account**

Data file: micro\_sau.dta

**Overview**

Valid: 801    Invalid: 218    Minimum: 1    Maximum: 4

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

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	680	84.9%
2	no	120	15%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		218	

**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\_sau.dta

**Overview**

Valid: 801 Invalid: 218 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	676	84.4%
2	no	125	15.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		218	

**Others**

## NOTES

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

**FIN7: Has a credit card**

Data file: micro\_sau.dta

**Overview**

Valid: 801 Invalid: 218 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	302	37.7%
2	no	499	62.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		218	

**Others**

## NOTES

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

**FIN8: Used a credit card****Data file:** micro\_sau.dta**Overview**

Valid: 302    Invalid: 717    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	261	86.4%
2	no	41	13.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		717	

**Others**

## NOTES

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

**FIN8B: Paid credit card balances in full****Data file:** micro\_sau.dta**Overview**

Valid: 302    Invalid: 717    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	238	78.8%
2	no	64	21.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		717	

**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\_sau.dta**Overview**

Valid: 801    Invalid: 218    Minimum: 1    Maximum: 4  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 4    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	761	95%
2	no	35	4.4%
3	(dk)	1	0.1%
4	(ref)	4	0.5%
Sysmiss		218	

**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\_sau.dta**Overview**

Valid: 761    Invalid: 258    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	484	63.6%
2	no	275	36.1%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		258	

## Others

### NOTES

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

### FIN10: Withdrew from the account

Data file: micro\_sau.dta

#### Overview

Valid: 801 Invalid: 218 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	745	93%
2	no	54	6.7%
3	(dk)	0	0%
4	(ref)	2	0.2%
Sysmiss		218	

## 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\_sau.dta

#### Overview

Valid: 745 Invalid: 274 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	661	88.7%
2	no	83	11.1%

3	(dk)	1	0.1%
4	(ref)	0	0%
Sysmiss		274	

## Others

### NOTES

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

## FIN10B: Used account to store money

Data file: micro\_sau.dta

### Overview

Valid: 801 Invalid: 218 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	652	81.4%
2	no	146	18.2%
3	(dk)	1	0.1%
4	(ref)	2	0.2%
Sysmiss		218	

## FIN11\_1: Unbanked: use account without help

Data file: micro\_sau.dta

### Overview

Valid: 218 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	157	72%
2	no	60	27.5%
3	(dk)	0	0%
4	(ref)	1	0.5%



Sysmiss		801	
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### FIN11A: Reason for no account: too far

Data file: micro\_sau.dta

#### Overview

Valid: 218 Invalid: 801 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	80	36.7%
2	no	138	63.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

### FIN11B: Reason for no account: too expensive

Data file: micro\_sau.dta

#### Overview

Valid: 218 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	39	17.9%
2	no	177	81.2%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		801	

### FIN11C: Reason for no account: lack documentation

Data file: micro\_sau.dta

**Overview**

Valid: 218 Invalid: 801 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	19.7%
2	no	175	80.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

**FIN11D: Reason for no account: lack trust**

Data file: micro\_sau.dta

**Overview**

Valid: 218 Invalid: 801 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	11.9%
2	no	192	88.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

**FIN11E: Reason for no account: religious reasons**

Data file: micro\_sau.dta

**Overview**

Valid: 218 Invalid: 801 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	4.6%
2	no	208	95.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

### FIN11F: Reason for no account: lack money

Data file: micro\_sau.dta

#### Overview

Valid: 218 Invalid: 801 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	101	46.3%
2	no	117	53.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

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

Data file: micro\_sau.dta

#### Overview

Valid: 218 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	146	67%
2	no	70	32.1%
3	(dk)	2	0.9%
4	(ref)	0	0%
Sysmiss		801	

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

Data file: micro\_sau.dta

**Overview**

Valid: 218 Invalid: 801 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	107	49.1%
2	no	111	50.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		801	

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

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN13B: Use mobile money account to store money**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN13C: Use mobile money account to borrow money**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN13D: Use mobile money account without help**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN14\_1: Use mobile phone to pay for a purchase in-store**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	720	70.7%
2	no	296	29%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

**FIN14A: Made bill payments online using the Internet**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	612	60.1%
2	no	404	39.6%
3	(dk)	1	0.1%
4	(ref)	2	0.2%

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

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	654	64.2%
2	no	363	35.6%
3	(dk)	0	0%
4	(ref)	2	0.2%

**FIN14B: Bought something online using the Internet**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	677	66.4%
2	no	339	33.3%
3	(dk)	0	0%
4	(ref)	3	0.3%

**FIN16: Saved for old age**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	288	28.3%
2	no	731	71.7%
3	(dk)	0	0%
4	(ref)	0	0%

### FIN17A: Saved using an account at a financial institution

Data file: micro\_sau.dta

#### Overview

Valid: 1019 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	406	39.8%
2	no	611	60%
3	(dk)	0	0%
4	(ref)	2	0.2%

### FIN17A1: Saved using a mobile money account

Data file: micro\_sau.dta

#### Overview

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### FIN20: Borrowed for medical purposes

Data file: micro\_sau.dta

#### Overview

Valid: 1019 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
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1	yes	166	16.3%
2	no	853	83.7%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN22A: Borrowed from a financial institution

Data file: micro\_sau.dta

### Overview

Valid: 1019 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	173	17%
2	no	845	82.9%
3	(dk)	0	0%
4	(ref)	1	0.1%

## FIN22B: Borrowed from family or friends

Data file: micro\_sau.dta

### Overview

Valid: 1019 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	349	34.2%
2	no	670	65.8%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN24: Main source of emergency funds in 30 days

Data file: micro\_sau.dta



**Overview**

Valid: 1019 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	304	29.8%
2	Main source: Family or friends	341	33.5%
3	Main source: Money from working	184	18.1%
4	Main source: Borrowing from a bank, employer, or private lender	99	9.7%
5	Main source: Selling assets	28	2.7%
6	Main source: Some other source	51	5%
7	(I could not come up with the money)	4	0.4%
8	(dk)	5	0.5%
9	ref	3	0.3%

**FIN24A: Difficulty of emergency funds in 30 days**

Data file: micro\_sau.dta

**Overview**

Valid: 1007 Invalid: 12 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	135	13.4%
2	Somewhat difficult	419	41.6%
3	Not difficult at all	452	44.9%
4	(DK)	1	0.1%
5	(ref)	0	0%
Sysmiss		12	

**FIN24B: Difficulty of emergency funds in 7 days**

Data file: micro\_sau.dta

**Overview**

Valid: 1007 Invalid: 12 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	352	35%
2	Somewhat difficult	374	37.1%
3	Not difficult at all	273	27.1%
4	(I could not come up with the money)	6	0.6%
5	(DK)	2	0.2%
6	(ref)	0	0%
Sysmiss		12	

**FIN30: Paid a utility bill**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	490	48.1%
2	no	529	51.9%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN31A: Paid a utility bill using an account**

Data file: micro\_sau.dta

**Overview**

Valid: 490 Invalid: 529 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	366	74.7%
2	no	124	25.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		529	

### FIN31B: Paid a utility bill using a mobile phone

Data file: micro\_sau.dta

#### Overview

Valid: 490 Invalid: 529 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	402	82%
2	no	87	17.8%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		529	

### FIN31C: Paid a utility bill in cash

Data file: micro\_sau.dta

#### Overview

Valid: 34 Invalid: 985 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	73.5%
2	no	8	23.5%

3	(dk)	1	2.9%
4	(ref)	0	0%
Sysmiss		985	

## FIN32: Received wage payments

Data file: micro\_sau.dta

### Overview

Valid: 1019 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	740	72.6%
2	no	279	27.4%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN33: Received public sector wage payments

Data file: micro\_sau.dta

### Overview

Valid: 740 Invalid: 279 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	263	35.5%
2	no	477	64.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		279	

## FIN34A: Received wage payments into an account

Data file: micro\_sau.dta

**Overview**

Valid: 740 Invalid: 279 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	622	84.1%
2	no	117	15.8%
3	(dk)	0	0%
4	(ref)	1	0.1%
Sysmiss		279	

**FIN34B: Received wage payments to a mobile phone**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN34D: Received wage payments in cash**

Data file: micro\_sau.dta

**Overview**

Valid: 118 Invalid: 901 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	118	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		901	

**FIN34E: Received wage payments to a card**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN37: Received a government transfer**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	148	14.5%
2	no	870	85.4%
3	(dk)	0	0%
4	(ref)	1	0.1%

**FIN38: Received a government pension**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	12	1.2%
2	no	1007	98.8%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN39A: Received a government transfer or pension into an account**

Data file: micro\_sau.dta

**Overview**

Valid: 157 Invalid: 862 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	112	71.3%
2	no	45	28.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		862	

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

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN39D: Received a government transfer or pension in cash**

Data file: micro\_sau.dta

**Overview**

Valid: 45 Invalid: 974 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	45	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		974	

**FIN39E: Received a government transfer or pension to a card**

Data file: micro\_sau.dta

**Overview**

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN44A: Financially worried: old age**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	154	15.1%
2	Somewhat worried	314	30.8%
3	Not worried at all	544	53.4%
4	(Does not apply)	1	0.1%
5	(DK)	5	0.5%
6	(ref)	1	0.1%

**FIN44B: Financially worried: medical cost**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	202	19.8%
2	Somewhat worried	351	34.4%
3	Not worried at all	464	45.5%
4	(Does not apply)	0	0%
5	(DK)	2	0.2%
6	(ref)	0	0%



**FIN44C: Financially worried: bills****Data file:** micro\_sau.dta**Overview**

Valid: 1019 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	116	11.4%
2	Somewhat worried	286	28.1%
3	Not worried at all	616	60.5%
4	(Does not apply)	1	0.1%
5	(DK)	0	0%
6	(ref)	0	0%

**FIN44D: Financially worried: education****Data file:** micro\_sau.dta**Overview**

Valid: 1019 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	84	8.2%
2	Somewhat worried	198	19.4%
3	Not worried at all	703	69%
4	(Does not apply)	33	3.2%
5	(DK)	1	0.1%
6	(ref)	0	0%

**FIN45: Financially most worried****Data file:** micro\_sau.dta**Overview**

Valid: 507 Invalid: 512 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	102	20.1%
2	Medical cost	218	43%
3	Bills	133	26.2%
4	Education	50	9.9%
5	(DK)	3	0.6%
6	(ref)	1	0.2%
Sysmiss		512	

**SAVED: Saved in the past year**

Data file: micro\_sau.dta

**Overview**Valid: 1019    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	343	33.7%
1	yes	676	66.3%

**BORROWED: Borrowed in the past year**

Data file: micro\_sau.dta

**Overview**Valid: 1019    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	393	38.6%
1	yes	626	61.4%

**RECEIVE\_WAGES: Received a wage payment**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	622	61%
2	received payments in cash only	118	11.6%
3	received payments using other methods	0	0%
4	did not receive payments	279	27.4%
5	dk/ref	0	0%

**Others**

## NOTES

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

**RECEIVE\_TRANSFERS: Received a government transfer payment**

Data file: micro\_sau.dta

**Overview**

Valid: 1019 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	106	10.4%
2	received payments in cash only	42	4.1%
3	received payments using other methods	0	0%
4	did not receive payments	870	85.4%
5	dk/ref	1	0.1%

## 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\_sau.dta

#### Overview

Valid: 1019 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	9	0.9%
2	received payments in cash only	3	0.3%
3	received payments using other methods	0	0%
4	did not receive payments	1007	98.8%
5	dk/ref	0	0%

---

### RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro\_sau.dta

#### Overview

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## 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\_sau.dta

#### Overview

Valid: 1019 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	made payments from an account	366	35.9%
2	made payments in cash only	25	2.5%
3	made payments using other methods	99	9.7%
4	did not make payments	529	51.9%
5	dk/ref	0	0%

### 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\_sau.dta

### Overview

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
Type: Discrete Width: 1 Range: \* - \* Format: Numeric

### 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\_sau.dta

### Overview

Valid: 1019 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	1015	99.6%
2	no	4	0.4%
3	(dk)	0	0%

4	(ref)	0	0%
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## INTERNETACCESS: Internet access

Data file: micro\_sau.dta

### Overview

Valid: 1019 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	964	94.6%
2	no	55	5.4%
3	(dk)	0	0%
4	(ref)	0	0%

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_sau.dta

### Overview

Valid: 1019 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	224	22%
1	yes	795	78%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_sau.dta

### Overview

Valid: 0 Invalid: 1019 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

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title 2021 Global Findex Questionnaire  
language English  
filename questionnaire\_globalfindex.pdf

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## reports

### The Global Findex Database 2021

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title The Global Findex Database 2021  
authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
language English  
filename FINDEX\_2021\_report.pdf

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## technical\_documents

### Microdata Codebook

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title Microdata Codebook  
language English  
filename globalfindex2021\_microdatacodebook.pdf

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### Microdata update details

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title Microdata update details  
language English  
filename microdata\_update\_details.xlsx

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## other\_materials

### Micro 2021 Indicator Stata do-file

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title Micro 2021 Indicator Stata do-file  
language English  
filename micro2021\_indicators.do

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